

JANUARY

BUSY MAN'S MAGAZINE



The MACLEAN PUBLISHING COMPANY
LIMITED

MONTREAL, TORONTO, WINNIPEG AND LONDON, ENG.

Publication Office: 10 Front St. E. Toronto

and 25 Abchurch Lane, London, E.C. 4

A Business Proposition Pure and Simple

Why?

Why? Because it is the only magazine that gives you the inside story of the business world. It is the only magazine that gives you the inside story of the business world. It is the only magazine that gives you the inside story of the business world.

Why? Because it is the only magazine that gives you the inside story of the business world. It is the only magazine that gives you the inside story of the business world. It is the only magazine that gives you the inside story of the business world.

Why? Because it is the only magazine that gives you the inside story of the business world. It is the only magazine that gives you the inside story of the business world. It is the only magazine that gives you the inside story of the business world.

AMERICAN INDUSTRIES

Published by American Industries, Inc., 100 N. 1st St., New York, N.Y.

Vol. XV.

No. 3

The Busy Man's Magazine

CONTENTS FOR JANUARY, 1908

| | | |
|---------------------------------------|--------------------------|-----|
| THE PERSONAL FACTOR IN HISTORY | Hon. James Bryce | 17 |
| REV. WILLIAM BRIGGS, D.D. | H. P. Moore | 21 |
| WHAT IS A GOOD MAN? | Rev. John Ireland, LL.D. | 40 |
| RAILROADS IN THE AIR | W. G. Fitzgerald | 43 |
| A NEW ERA IN BUSINESS | F. H. Geddings, Ph.D. | 45 |
| THE NEW SCIENCE OF BUSINESS | Luther M. Gulick, M.D. | 46 |
| POLISH UP YOUR ENTHUSIASM | Dr. Madison C. Peters | 49 |
| THE TOLL OF THE TOURIST | Charles F. Speare | 51 |
| GOOD BUSINESS LETTERS | | 56 |
| PRODUCT OF TIRED BRAINS | O. S. Marden | 57 |
| CURRENT POETRY | | 58 |
| GUARDING INTERESTS OF WORKING GIRLS | Helen Parker | 59 |
| MR. FRANK MUNSEY | J.B.M. | 63 |
| FOUNDING THE MUNSEY PUBLISHING HOUSE | Frank Munsey | 66 |
| THE BUSINESS MEN OF THE ARMY | John Rockwood | 79 |
| RICHARD MARSH, THE KING'S TRAINER | | 84 |
| SETTLEMENT WORK IN A GREAT METROPOLIS | Anna S. Schmidt | 88 |
| TEACHING CHILDREN THE VALUE OF MONEY | Isabel Wilder | 92 |
| THE COMING RELIGION | | 96 |
| CONCRETE IN FACTORY CONSTRUCTION | F. A. Weldon | 97 |
| THE BUSINESS OF THE SALVATION ARMY | General Booth | 109 |
| ABOARD A COLLIER IN NORTHERN SEAS | H.J.C. | 117 |
| WHAT EXACT THINKING ACCOMPLISHES | J. M. Jackson | 125 |
| WHAT MEN OF NOTE ARE SAYING | | 129 |
| SCIENCE AND INVENTION | | 132 |
| CONTENTS OF CURRENT MAGAZINES | | 134 |
| IMPROVEMENT IN OFFICE DEVICES | | 145 |
| THE BUSY MAN'S BOOK SHELF | | 147 |
| HUMOR IN MAGAZINE | | 150 |

Issued Monthly by THE MacLEAN PUBLISHING COMPANY, LIMITED

OFFICES:

CANADA—

Montreal, 222 McGill St.—A. B. Carroll, Manager.
Toronto, 10 Front St. East—J. McGee, Manager.
Windsor, 111 Union Bank Bldg.—F. R. Moore, Manager.

EUROPE—

London, Eng., 28 Fleet St. E.C.—J. Mansfield MacLean, Manager.

UNITED STATES — New York, 126 West 14th St.—R. B. Hazen

The Bells of Yule

THE Bells of Yule ring loud and clear
Across the threshold of the year ;

The quiet moon is rising slow

Beyond the margin of the snow ;

The white glint sparkles far and near.

How long have those old sounds been dear !

How long have we from youth to sear

Re-heard their rippling carol flow,—

The Bells of Yule !

Old days return ; old dreams appear ;

Old conflicts rise of Hope and Fear !

And yet, with all 'tis good to know

Despite Life's change of kiss and blow,

We still thank God to hear once more

The Bells of Yule !

Austin Dakon in Pall Mall

The BUSY MAN'S MAGAZINE

VOL XV

JANUARY 1908

No 3



The Personal Factor in History

By Right Hon. James Bryce in Pall Mall

OVER since the rapid progress of the physical sciences led a certain school of writers to try to claim for history the honor of being also science, there has been a tendency to represent all the changes and developments which history records as being the result of general causes operating upon mankind at large or upon large groups of mankind, races and peoples and nations.

Such causes are to be found partly in the geographical position of peoples, partly also in their social state, in their wealth or poverty, in the beliefs and ideas they hold. By these causes the conditions under which men live are altered. So too their thoughts and their habits are altered ; so their political systems grow and change. Thus one generation comes to differ from the generation that went before ; thus each generation finds new questions to solve and looks at the old questions with new eyes.

Writers of this school are, in their effort to represent the whole course of history as due to general causes, obliged to neglect or disparage what may be called the Personal Factor in history—that is to say, the influence of individual men who overtop their fellow-men, and who have exercised a specially powerful influence upon

the world either by their acts or by their writings.

These conspicuous men cannot well be fitted in to what is called the scientific treatment of history, because no one can tell when they will appear, nor where, nor why it is that they appear at one time and are wanting at another. Hence the school referred to tries to represent the "great man" as being merely the product of his age. He is, they say, himself the result of "general causes." All he does is to express ideas which some one else would have expressed if he had not done so, or to lead in a path of action which some one else would have pointed out if he had not done so.

Other writers, again, have conceived of history as being first and foremost the result of the action of a succession of great men. Thomas Carlyle, for instance, regarded it as primarily a series of biographies. He does not ignore general causes and tendencies ; he knows too much to fall into that error. But he loves to dwell upon the individual. He sees a great figure towering above the crowd, and fixes his eye upon that figure. History is to him the record of what the Heroes have done in driving the dumb or irresolute masses. Julius Caesar, Cromwell,

Mohammed, Frederick II. of Prussia, are among the Heroes.

All dispassionate students will admit that both the schools of writers referred to have got hold of a part of the truth. There are such things as general causes governing the march of events. But it is no less the fact that there appear now and then men of such exceptional force that they affect the march of events, and make its course different—so far as we can judge—from what it would have been if these men had not appeared.

One of the chief reasons why we can so little predict the future is our inability to foresee what individual man will appear to lead other men. Six years ago people who knew the broad facts of the situation might have foretold that there would be a conflict between Russia and Japan, and might have foretold also that the Japanese would, with their intense patriotism and their strenuous earnestness in fitting themselves for war, prove formidable antagonists. No one, however, could have foretold the respective talents for naval and military strategy of the Japanese and Russian commanders; yet it is to these talents that the course of events has been largely due.

Accordingly the careful and cautious student of history will not venture to lay down many general propositions regarding the respective importance of General Causes on the one hand, and of the Personal Factor on the other. Perhaps he will not go beyond such statements as the following:

The most potent forces in history, and the most widely operative, are the general causes.

No single man can turn back or even stem these forces when they have already become strong.

But it is only after the event that we can tell how strong a force has become. There is no way of measuring it except by the result. Accordingly an individual man who finds himself opposed to a tendency which appears to be at the moment dominant ought not to cease to resist it, for

it may prove to be weaker or more transient than it seems. His resistance may lead others to resist whose antagonism has not yet declared itself.

Although general causes move the world and sweep individuals before them, the individual is not therefore unimportant. A movement may be general and irresistible. But the personality of the man who leads it may accelerate it if he is bold and resourceful, may retard it if he is over-prudent, may turn it into some particular line, may color it by his own beliefs or passions, may place it on a higher or a lower moral level. The Personal Factor may be great and have enduring consequences, even though the tendency existed before the man appeared and continues after he has vanished.

It is useless to try to define in general terms the part played by the Personal Factor. Beyond the recognition that it is a factor, although a secondary one, there are no principles to be applied to the matter. All that can profitably be done is to illustrate by a number of instances the ways in which the Great Man and the General Tendency work into one another. Nor is it only the great man that has to be regarded. The small man also makes a difference, if he be in a position of power and influence. A weak or wicked king or pontiff may leave a mark in history almost as enduring as does a hero.

The more civilized men become, and the greater the share which the people at large take in the direction of affairs, so much the less is the importance which we are nowadays likely to attach to the political leadership of any single man. Nevertheless, there have been instances in comparatively recent times in which the qualities of the individuals have made an immense difference.

What would have happened in England during the Great Civil War had there been no Oliver Cromwell? Without him the king might probably have been overthrown, probably also dethroned, very possibly put to death. But when the throne was

empty, no man except Cromwell was big enough to fill it, under a title lower than regal, but with equal or greater powers. No lesser man would have conquered Scotland. There might, perhaps, if we may venture to guess, have been a republic. But a republic might well have broken down before 1660; and in any case the subsequent history of England would have been different.

What would have happened if the gigantic figure of Bismarck had not stepped upon the stage of Germany? In 1862, when he became First Minister of Prussia, the German patriots had for half a century been planning and striving to secure the unity of their country.

Little success had been attained. The country was distracted by the rival pretensions of Austria and Prussia to play the leading part, as well as by the jealousies and self-interested claims of the minor potentates. In four years Bismarck, aided no doubt by the talents of a great general, had ejected Austria from Germany and drawn half of the country together into a Confederation controlled by Prussia; in five more years he had, after the war with France, created the German Empire with his master King William as its first Emperor.

When the American Colonies declared themselves independent of Great Britain in 1776, their enterprise seemed to European observers almost hopeless. Ships, money, men, military experience, were all on the side of King George III.; and a considerable party in the colonies still adhered to him.

Many were the causes which gave victory to the colonial arms; and three of them were purely personal causes, due to the individual qualities of the men concerned.

George III. was an obstinate man, not without cleverness, but narrow-minded and an inept diplomatist, who did not know how to divide his opponents by timely concessions. His ministers were mostly incompetent, and his generals, with few exceptions, still more incompetent. Wolfe

was dead and Clive was dead. Wellington and Moore were still boys. If Britain had a great commander among her sons, she did not find him until near the end of the war, when the game was up, she found a great admiral in Rodney.

But the importance of the Personal Factor comes out most clearly in George Washington. Suppose that he had died on July 5th, 1776. Was there any other leader then living in the revolted colonies who could have planned and conducted successive campaigns as Washington did? Any one else who could have inspired the confidence which enabled him to sustain the hopes and spirits of his comrades and his countrymen through months and years of depression, when their cause seemed sometimes well nigh desperate?

Had George III. and his ministers possessed political wisdom, they might have retained the colonies, in spite of the badness of their generals. Had Washington lacked such wisdom, the party of the Revolution might have broken up through despondency or jealousies, and the resistance to the British forces have collapsed.

So, too, when peace came, and the inadequacy of the Confederation as a bond of union between the States became evident, the presence of a person so respected and trusted by the whole nation as Washington was became a fact of the first moment in enabling the Constitutional Convention of 1787 to meet, to hold together and to carry through its difficult task.

It may be said that even if Washington had not been there, and if the colonies had not triumphed in that particular war, they would sooner or later, under the operation of general causes, have secured the rights for which they were contending. This may be admitted. We cannot feel certain, but it is at least probable that within thirty or forty years from 1776 communities which were growing fast and in which the spirit of self-government was active would have obtained perhaps a legal, any-

how a virtual independence of the mother country.

So, too, even if the Constitutional Convention had not framed, or the people had not accepted, the Federal Constitution of 1787-9, still the thirteen States would sooner or later, under the operation of economic as well as political forces, have been drawn together into one national republic.

But let it be remembered that the happening of all these events between 1770 and 1789 instead of, let us say, between 1800 and 1815, made an immense difference not only to America but to the whole world. Think, for instance, of the impression made upon Europe by the success of the revolting colonies. Think of its influence upon the revolutionary movement which began a little later in France.

Some one may suggest that if Cromwell and Napoleon Bonaparte and Bismarck and George Washington had not appeared to do the work they did, others would have arisen, equally capable of doing it, though perhaps in a different way. There is always some one to lead, and a great man who is leading at the moment prevents others who may be no less capable of leadership from coming to the front, just as the young trees cannot spring up and reach their proper size while they are overshadowed by the towering forest monarch.

To this suggestion there are two answers. One is that it is pure conjecture. There may have been in 1644-54 men in England with gifts equal to Cromwell's. There may have been able strategists and profound statesmen in the American colonies fit to replace Washington, had Washington fallen in battle. But we do not know that there were any such, at least in such a position as to enable them to have a chance of showing their gifts. Yet both in England and in America the opportunities were ample for such men to come to the front and win the confidence of the people.

The other answer is that History shows us many occasions when the great man was needed, and when the

need of him was actually felt, and yet when he did not appear.

During the French Revolution, till the emergence of Napoleon, there was no genius worthy of the amazing opportunities for leadership which had presented themselves. When Pitt and Fox died in 1806, they left nothing but mediocrities behind them.

How often during the last half-century in many countries have we seen moments when the presence of a great statesman or great general or even of a great orator or journalist might have filled the space which every one felt to be vacant, and when the sum of the gifts that were needed did not appear!

We have so far been thinking of men who belong to the sphere of action. If we turn to those who owe their place in history to the ideas they have originated or the beliefs they have propagated, the significance of the individual mind, with all that is distinctive of it as an individual, stands out even more clearly.

To dwell upon this aspect of the matter is not to ignore the supreme importance of what have been called the General Causes and Tendencies. It is they that, after all, guide the main stream of events. For it must be remembered that the individual man whose action tells, "the man who makes a difference" to the course things take, is not necessarily the man of greatest intellect or of most powerful character. His influence depends not solely upon his own gifts, but upon the fact that those gifts happen to suit the time and the circumstances in which his lot is cast.

The greatness of some men is largely due to favoring conditions. Other men, perhaps more brilliant, achieve less than their powers seemed to promise, because they were not quite in key with their own age. Perhaps they were ahead of it.

"I returned, and saw under the sun that the race is not to the swift, nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favor to men of skill; but Time and Chance happeneth to them all."

Rev. William Briggs, D.D.

An Eloquent Preacher and Successful Publisher

By H. P. Moore

"GOOD morning, Dr. Briggs. I have been requested to write a sketch of your career as Book Steward and General Superintendent of this great business, which has grown to such magnificent proportions under your management during the past quarter century, and I have come to crave the favor of a few minutes of your time in securing some data required."

"Now, my dear fellow," replied the genial Doctor, "you know I am always glad to see you, but you will please me best by not writing any sketch of my career for publication. The Methodist Church long ago laid hands upon me and has claimed everything I possess but my modesty, and I would like to preserve that. Just let the matter rest until my work is over, and then you have my full permission to write my obituary."

The above is a fair index to the modest and unassuming character of this great man—great in the eyes of the general public, of the business world, and of the church which has profited so largely from his business sagacity and able management. Modesty has ever been a prominent characteristic. Self-interest has always been subservient. Wirepulling for personal advantage or preferment has ever been remotest from his thoughts. A trusted servant of the church of his choice, its interests have been given unstintingly the best that was in him, with never a thought of self-advancement. Always uppermost in his considerations has been the upbuilding, the expansion, the success of the Methodist Book and Publishing House, Toronto. Most strenuous have been his endeavors from the outset to establish and maintain an institution worthy of the church which in June, 1879, took him from the

Metropolitan Church, where he had been the successful and much loved pastor for three years, and placed him at the head of its publishing interests. So well has his work been done that for seven successive quadrenniums the General Conference has elected Dr. Briggs to continue in office, and the last election in Montreal, in September, 1905, was no less hearty than was his first election twenty-seven years before. Every election has been practically unanimous.

As has been said, personal profit has not been an element in his active efforts, but the great success which has characterized the concern must be genuinely gratifying to him. From a business with 45 employees, and having an annual business turnover of less than \$60,000, he has had the satisfaction of seeing it grow under his administration, until to-day it is the largest publishing house in Canada, has 350 employees on its pay rolls, and had a turnover last year of \$640,000. In 1879 the Christian Guardian, the official paper of the church, had a circulation of 10,056, to-day it is 21,000. The combined circulation of the Sunday School publications was 50,303; to-day it is 332,738. When Dr. Briggs took office the business was conducted in the small establishment at 78-80 King street east, a door or two from the old and well-known firm of Brown Bros., now at Wellington street west. The expanding business demanded larger premises, and in 1877 the commodious Wesley Buildings, at 33-37 Richmond street west, with a large frontage on Temperance street, were completed at a cost of about \$150,000. Last year the premises were again found to be too circumscribed, for the expanding business, and a \$50,000 addition has just been completed on the Temper-

nice street side of the property. Not only has he given personal supervision to business matters, but the new buildings and improvements have also been constructed under his direction.

Like his grandfather, Wm. Briggs, and his father, Thomas Briggs, the

honors in presenting this information. Interrogating Dr. Briggs on this point the other day, I said: "I presume, Doctor, you are aware that it is popularly surmised that because of your comparatively youthful appearance and your strenuous life, you are averse to revealing the exact date of



REV. WILLIAM BRIGGS, D.D.

subject of this article was a native of Banbridge, county Down, Ireland. Thus as to his birthplace, respecting which all his biographers have apparently been well informed. As to the date of his birth, however, no extant sketch has, so far as I can ascertain, ever given it. The Busy Man's Magazine, has, therefore, first

your birth?" "Not at all," he promptly replied. "I have no objection whatever to giving you the information. I was born at Banbridge, county Down, Ireland, on September 9th, 1836."

All the observable effect of his early residence in the North of Ireland is that of giving a crisp, firm ac-

cent to his distinctly-uttered, pure English diction. Dr. Briggs has a remarkably resonant voice and clear utterance.

When he was six years of age he had the great misfortune to lose his mother, a worthy Scotch woman; which loss it may be, had the effect of developing a self-reliance which has been a commendable characteristic of his career. His pious father, a Wesleyan class leader, most assidu-

ously had the advantage of schools of the very best class in his boyhood and youth. After a preparatory classical schooling his education was principally commercial, as he was intended for business in which his father was engaged before him, the practical details of which he had the opportunity of verifying for himself. He attended first the Mount Street School, and afterward the Collegiate Institute, of which the celebrated Dean Howson



Dr. Briggs in His Office at the Metropolitan Book Room.

ously, and, as it proved, successfully performed the two-fold parental duties toward his motherless boy which thus devolved upon him. At the age of ten he removed with his father to the great commercial seaport of Liverpool, a bare sojourn in which city, some one has said, would afford an education and a training of its own. But his was not merely the education of the street and the market, and of social intercourse. He

was the head master. To this he added then, and has always continued, the companionship of the very best English authors. He always eschewed the superficial and trashy. To good books he gave his days and nights, "marking, learning and inwardly digesting" their helpful contents. This course has resulted in his becoming one of the most thoroughly versed in the British classics among the educated men of the country. His

habits of careful reading, watchful listening and frequent annotation of whatever has been worth remembering, has furnished him with a vast reserve of ready apothegms and apposite illustrations with which to clothe an argument, "point a moral

The godly teaching and example of an upright and consistent father, and the impressive instruction received at the Sunday School in the notable Brunswick Wesleyan Chapel in Liverpool, resulted in an undoubted conversion in his boyhood. He en-



REV. J. J. REDDITT
Recently Appointed Assistant to Dr. Briggs.

or adorn a tale." A man thus informed and with his ready tongue, who has besides always made careful preparation for every engagement, could not be other than the commanding public speaker and the convincing, tender and popular preacher that he is.

tered upon labors of usefulness in his teens in connection with the prayer services, the leaders' and exhorters' meeting, and the local preachers' plans in succession, and through these he was prepared and led to exercise his gifts as a preacher in and around the city. In fact, before he

left Liverpool he had occupied every Wesleyan pulpit in the city and vicinity.

The Rev. Mr. Chettle, one of his last superintendents in the old land, took especial interest in advancing him into full connection with the ministry. It was through the intervention of Rev. Dr. Stinson, brother-in-law of Mr. Chettle, then President of the Canada Conference, that he came to this country. He became a member of the Conference here in 1850—nearly half a century ago.

Dr. Briggs soon stepped to the front rank in this new country. That such attributes and characteristics as those described should—with absolutely no "management" on his part—have secured for him desirable and important appointments, is not at all surprising. He occupied such fields as Durham, Que.; Adelaide Street, Toronto; Hamilton; London; Belleville, and the Metropolitan, Toronto, which was his last pastoral charge.

During his ministry at London he had an experience unique for a Canadian clergyman, which the writer heard him rehearse before a small group of clerical and lay friends when attending one of the Conferences last June. It was during his ministry in London in 1859, Commodore Vanderbilt, the well-known millionaire railroad man of New York, arrived in London one morning by special train, accompanied by a party of friends of high social position. The Commodore engaged a suite of rooms at the Tecomseh, gave the ubiquitous newspaper reporter the impression that he was in Canada on a matter of private business—whence the newspaper man concluded must be some big railroad deal—and then inquired of the manager of the Tecomseh where he could find a Methodist minister. Being friendly to that denomination, he desired to have a chat with one of the ministers during his stay in the city. He was informed that Dr. Briggs was the leading Methodist minister of the city. Mr. Briggs was sent for, and upon arrival at the rooms of the Commodore was informed that he desired him to per-

form a marriage ceremony. The Commodore explained that Miss Crawford, who was a member of the party, and himself, desired to be joined in the bonds of holy wedlock, and stated that their presence in Canada for the solemnization of the important ceremony was out of deference to the bride's wishes. The affair was a genuine love match. The date, it will be remembered, was just a year or two after the Civil War of the United States. Miss Crawford belonged to one of the foremost families of the South, and absolutely declined to have the wedding in the North. Commodore Vanderbilt was equally strong in his prejudices against the South, and refused to go there to have the ceremony performed. Finally, like all happy couples, "whose hearts beat as one," they made a mutual and satisfactory compromise. It was agreed that the marriage should take place on neutral ground. Canada was therefore chosen, and London—which was situated on one of the railways affiliated with the Vanderbilt system—was made the objective point. After the interview with Dr. Briggs the license was procured, the ceremony proceeded, and the nuptial knot was tied. Subsequently the Commodore handed the Doctor the customary envelope containing the marriage fee. This the Doctor failed to examine until he had returned to his study, when, he found it contained an amount overwhelmingly large to a Methodist parson. "It was a good, fat fee," said the Doctor. "How much was it, Dr. Briggs?" interrogated one of the ministerial members of the company. "Ah, ha, that's a secret," replied the jovial Doctor. "No one but myself knows until this day how much it was. But this I will say, it was a fee well worthy a Vanderbilt."

Dr. Briggs himself was married in 1865, in Montreal, to Miss Clark, whose home was in Melbourne, Australia, and where the family still resides. Mrs. Briggs has been a true helpmate, an ideal wife and mother, her energetic work in the church, and especially in missionary enterprise,

has been most useful and effective. Mr. A. W. Briggs, the well-known barrister, whose office is in the Wesley Buildings, is the only surviving child. He is a noted and useful Methodist layman, and was a delegate with his father to the last session of the General Conference in Montreal.

"He is a son of whom his father is not ashamed," is the Doctor's expressed estimate.

Dr. Briggs' financial and business abilities soon became known, and his services were sought after for important duties of the church outside the regular pastoral work. He was honored with such positions as Financial Secretary of his district, Secretary of the Conference, etc., and the conferring of honors did not cease when in 1879 he was elected—for all these connexional positions are bestowed by popular vote of a delegated body—to the responsible position of Book Steward of the western section of the Methodist Church in Canada. In 1882 he was elected Fraternal Delegate to the Methodist Episcopal Church South; in 1885 he was President of Toronto Conference; in 1891 delegate to the Ecumenical Conference at Washington, D.C., and in 1901 to the same body, which met in London, Eng. He has been a member of every General Conference. The honorary degree of Doctor of Divinity was conferred upon him by Victoria University twenty-one years ago.

It has been said that but one objection has ever been heard to his appointment to the position which he has so long occupied. This was that with Dr. Briggs' conspicuous abilities as a preacher and pastor it was a mistake to take him from the pulpit and place him in a position which is more or less secular and commercial. But, aside from the fact that the presses he controls as Book Steward are issuing a continual stream of books and periodicals, the chief characteristic of it is that they are in strictest with the vital principles of morality and religion; Dr. Briggs is very truly in the "active work" of the min-

istry still. As a matter of fact, his appointment has but enlarged his opportunities for usefulness. He belongs to no particular pulpit now, but to the church at large. Although the duties of his office necessarily render him one of the busiest of busy men during the week rarely a Sunday passes but he is in the pulpit at some point near or remote. His ministrations have reached from Halifax to Vancouver. He is in constant demand for church openings and anniversaries, educational and missionary meetings and other important occasions. How he stands this strain in addition to his exacting, everyday duties, is a marvel. He seems to have found the fountain of perennial youth, for Monday morning finds him in his office bright and early, fresh and vigorous for another week's strenuous work. And he rejoices in this well-filled round of engagements.

Dr. Briggs has absolutely no use for the proverbial clerical "Blue Monday." Upon returning to his office from a meeting of the Ministerial Association on a recent Monday morning, he was overheard to remark with an impatience which his genial spirit rarely gives expression to: "Well, I am amazed to hear some of these young preachers complain about being all used up this morning as a result of their ministerial duties of yesterday. Why, they even went so far, some of them, as to suggest that the meetings of the association be changed to some day later in the week, so as to give them an opportunity for undisturbed rest on Monday. Why," continued the Doctor, "I preached twice yesterday at a church anniversary, traveled sixty miles this morning to get home, and am thankful to say I feel as fresh as a daisy, and quite fit and ready for the week's business." And he keeps his programme thus full year after year, and has at the present writing engagements extending for many months into this new year.

It is required of a Steward that he be found faithful. This is especially needful in the case of a Book Steward. Dr. Briggs very conspicuously

fills this requirement. As the years have rolled onward he has grown in the approval of his church, in popular esteem, and in business influence. He is indefatigable in his efforts. Year in and year out he is found in his office, with rare exceptions, every day and all day. He occupies the hours of every succeeding day with a business industry that knows no surcease. Like other superintendents of great business concerns he has on his desk a series of electric buttons which place him in instantaneous communication with every department of this large establishment. It has been said that this is a very apt symbol of his function as Book Steward. He is the nerve centre of the whole system. He inspires, directs, controls and guards the entire concern. Watchful as with the hundred eyes of Argus, and "Diligent in business, fervent in spirit," himself, he expects and requires fidelity and diligence in those whose services he employs. Moreover, he is kind and considerate with everyone of his army of employees.

Dr. Briggs is most emphatically a "Captain of Industry." When the extent of the publishing house and its ramifications is realized, the force of this statement will be more fully appreciated. His business methods, his integrity of character, and his personal worth are best estimated by those who know him most intimately. An illustration of this was made manifest in the presentation by the employees of the establishment of a handsome silver service to commemorate the completion of the twentieth year of his incumbency of office.

Speaking of the employees—Dr. Briggs has the rare faculty of surrounding himself, not only with faithful men and women in the rank and file of helpers, but with capable leaders or heads of departments. When he finds a man who measures up to the responsibilities of the position he was chosen to fill, he keeps him in that position, utilizing to best possible advantage his services. These services very naturally become enhanced every year by the added year's experience, and are tangibly

recognized as they deserve. A canvass of the heads of the various departments amply substantiates the statement that good men are permanently retained, and there will be nothing invidious in naming those who have served the house for extended periods:

Ed. Caswell, manager of the publication department, has been in the Book Room for over quarter of a century. James Dale, manager of the periodicals department, came to the concern as an errand boy, when he was so short and small that he had to stand on his tip toes to enable him to see over the old-fashioned counter at the old King street store. For more than thirty years he has been on the pay roll. Martin Merry, chief accountant, also went there as a lad, and began climbing up the ladder when Dr. Briggs placed responsibilities upon his shoulders. Francis Byrne, the head cashier, has held the combination of the treasury vault for twenty-nine years. Richard Whitaker, manager of the Church and Sunday School Books Department, has given twenty-six years of efficient service under Dr. Briggs. John Berkinshaw, Superintendent of the Entry Room, has been with the concern in various responsible positions for a round twenty-five years. S. F. Ewens has had charge of the Special Orders and Imported Books Department for nearly a score of years. W. J. Slater was made manager of the Retail Department shortly after the Richmond street premises were completed. Ernest W. Walker has been at the head of the Wholesale Department for a number of years. William McLellan, foreman of the Press Room, has been in the office for twenty-seven years, and John Mills and Robert Self have held frames in the Composing Room for forty and thirty-two years, respectively.

The man who will faithfully perform his duties will find in Dr. Briggs an appreciative employer, who will note and duly reward his efforts; but woe be to the man who shirks his work or neglects his duties. He had better try this on somebody else, for

faithfulness and eye-service will be very promptly followed, if persisted in, by dismissal.

The General Conference at each quadrennial session elects a Book Committee, which has control and supervision of the Book and Publishing establishment of which Dr. Briggs is in effect the General Manager. The Book Committee is, in fact, the Board of Directors of the institution. When it is known, however, that this committee meets but once a year, and its executive only twice a year, it will be very evident that the administration is very largely given over to the man whose personality has been so successful and constructive an element in its operation. Nevertheless, Dr. Briggs religiously subscribes to the minutest detail all instructions and recommendations made by the Book Committee. He goes very safely upon the principle that "a committee at your back is an element of greatest advantage and power; but a committee on your back is something devoutly to be avoided." His committees have been at his back from the outset. Greatest harmony has prevailed. Indeed, to be consistent with existing facts, it must be stated that Dr. Briggs by his wise and astute administration and keen business prescience, has generally led his committee, and has seldom needed to be led by them.

In assuming office he soon revolutionized the business methods of the institution. This was especially the case in the matter of the purchase of stock. It had been the custom to buy the raw materials for the printing office and the bindery, and the printed books for the sales department from middlemen. His commercial training convinced him at once that this was a poor policy. The credit of the concern was ample and there was no reason why purchases should not be made from the manufacturers. To this end large direct orders were placed with paper mills, ink manufacturers, the producers of bindery supplies, and the book publishers in New York, London and other centres. The result of this change of policy was

promptly manifest. Special advantages accrued to the business, and prices to the public were made more attractive. The business grew by leaps and bounds, and the profits provided sufficient capital to meet the expansion. To-day expert buyers make regular visits to the great centres of the United States, Great Britain and the Continent to secure the large quantities of goods necessary for the manufacturing and retail departments.

Naturally it will be concluded that the great Methodist Church, which shows its appreciation of the valuable services of this able man by re-electing him to office at each succeeding quadrennium, suitably rewards him for his onerous labors. It would indeed, if Dr. Briggs would permit adequate remuneration; but he will not. Notwithstanding that he attends all week to the duties of his office, and preaches almost every Sunday, his salary is less than that of the pastors of the leading churches in Toronto, Hamilton, Montreal, Winnipeg and Vancouver. This modest and unselfish servant of the church, has over and over again refused increases of salary proffered, nay, pressed upon him by the Book Committee. To the personal knowledge of the writer, on three distinct occasions within the past dozen years, Dr. Briggs has absolutely and decidedly put his foot down and said: "No, brethren; you may pass as many resolutions as you please respecting increase of salary, but I will accept no more, not one cent more. I am a Methodist minister. I preach nearly every Sunday for my brethren, many of whom have much smaller salaries than I am receiving, and I want to be able to look these brethren in the face and have them feel that we are on terms of equality." "But, Dr. Briggs," said a member on one of these occasions, "we are well aware that you could have situations in the city, if you would accept, that would give you twice or thrice the salary you are receiving, and we desire to increase your salary to a point more commensurate with the position

you are filling so satisfactorily." But the Doctor was as obdurate as ever and the salary was not increased. On one occasion, some four or five years ago, when his health was somewhat impaired, he was prevailed upon by the Book Committee to take a leave of absence for three months, and accept an honorarium of \$500 for expenses. He took the trip, enjoyed a month in the Old Land, but was back in his office again in six weeks, and the morning he resumed his duties he called upon the cashier and returned to him the balance of the \$500 remaining after paying the bare cost of his steamship and railway transportation.

At the last meeting of the Book Committee it was very keenly felt that the exactions of the constantly expanding business were getting beyond the strength and ability of any one man to undertake and give satisfactory personal attention to details. With a view to affording the needed relief the committee gave authority for the appointment of an assistant to the Book Steward. Dr. Briggs nominated Rev. J. J. Redditt, an honored ex-President of Toronto Conference—who has for many years been regarded as a man of superior executive ability—for the position. The committee endorsed the appointment and Mr. Redditt has been giving valued assistance since the 1st of July last.

Dr. Briggs' talents, outside his business duties, are not confined to church work. He is highly esteemed in the secular organizations of his fellow-business men. As a member of the Employing Printers' Association his long experience, wise judgment and fair-minded deliverances, have been much appreciated. This was especially true when, a couple of years ago, he acted as chairman of the committee negotiating with the Typographical Union representatives. Conferences were frequent concerning the demand for a higher scale and an eight-hour day. The averting of a costly and disastrous strike was to a large degree due to his wise counsel and strenuous plea

for a peaceful settlement. The Doctor's presence has always been welcomed in the deliberations of the guild. He frequently has been an after dinner speaker at its banquets.

The Christian Advocate, of Belfast, in September, 1890, said: "It goes at this time of day almost without saying that Ireland has contributed to the Methodist of the world many of its best and most prominent workers, and that if Irish Methodism could have kept all her sons she would now be one of the strongest churches on earth. It is, however, better she could not have done so, as they have had opportunities for usefulness and for development in other lands, that they could not have hoped for in this comparatively small island of ours. Thus Ireland has had the honor and privilege of being the nursery for some of the best life of other countries. Among those who have gone forth from us few have risen to greater influence than Rev. William Briggs, D.D., who for the last twenty years has administered the largest printing and publishing house in the Dominion of Canada. The success of this establishment is a monument to the unwearied energy and business ability of the Book Steward—to give him the old-fashioned Methodist title. Dr. Briggs is a gift to Canada from that green isle which has contributed so many distinguished sons to Methodism the world over."

The Methodist Church in Canada never has had cause for regret that Rev. William Briggs was elected Book Steward. Historians of the future will be better able to write a truer appreciation of his great work as a preacher and as a successful man of business.

FOOT NOTE—For facts respecting the childhood and earlier days of the subject of this sketch, the writer is indebted to the late Rev. John Carroll, D.D., who published an article respecting him in the Canadian Methodist Magazine about the time of his appointment as Book Steward.

Wheat, the Wizard of the North

By Agnes Deane Cameron in *Atlantic Monthly*

"Methinks I see in my mind a noble and puissant nation, rousing herself like a strong man from sleep, and shaking her invincible locks."

TO-DAY the young men of Canada see visions where the old men dreamed dreams. Five years ago a far-sighted farmer from Alberta journeyed to Ottawa, to interest the Dominion Government in the sending of Canadian wheat to Japan. "Wheat for Japan!" was the pettish response from the seats of the mighty. "Why in the world can't they grow their own wheat?" Here was a brain of the same vintage as that of the boarding-house keeper who could not see the sense of killing his fat pig and getting another when that pig ate all the table scraps he had.

The fur-trader of Canada was no colonizer; the herder followed the trapper, and both looked askance at the farmer; wheatfields cannot flourish on fur preserves or cattle ranges, and the interests of Jean Baptiste and Pichald Pete and J. Solid Smith, the grain-grower, are felt to be antagonistic. But Solid Smith is winning out. The prairies west of Winnipeg produced in 1906 no less than 201 million bushels of grain, and the farmer driving in his 40-bushel wheat to the elevators snaps his whip at the cattle-man with, "Johnny Bowlegs, you must pack your kit and trek."

The Canadian cattle exported in 1907 put over \$12,000,000 into the pockets of the cow-men, but the cow-men have to get out of the way of the wheat elevators and whirling blenders. A man rides away debonair to a round-up, and coming back ten weeks later rubs his eyes to see a brand new town with popcorn stands and his Majesty's Post Office where he had left bare range. It is swift work. One day the wind in the prairie, the next a surveyor's stake, two weeks later the sharp conversation of the ham-

mer on the nail-head, the chartered bank, the corner grocery, another little blotch of red on the map, and a new city of the plains. For between the parallel of 40 and Arctic ice a nation is developing which will be able to furnish the world with bread as un-failingly as its vast territory for two centuries has furnished the world with fur. The evolution of modern Japan represents the progress of the last half of the nineteenth century; the awakening of Canada is the index of the genius of the twentieth.

Western Canada in 1906 had five million acres sown to wheat—but one thirty-fourth part of her total 171 million acres suitable for wheat-production. In 1879, grain crops in Western Canada were a negligible quantity, the cultivated spots meagre fringes on the posts of the Hudson's Bay Company, and wheat elevators unknown. These great red storehouses of grain now dot the prairies north, east, south and west, representing (terminal elevators included) over fifty million dollars of invested capital. One hundred and eighty-seven new elevators were built within the last two years, making a total elevator capacity of over fifty-five million bushels. There are 956 elevators on the Canadian Pacific Railway lines and 297 on the Canadian Northern, with twenty on other lines. Canada's exports for 1906 showed an advance of forty-four million dollars over those of 1905; her total foreign trade for the fiscal year ending June 30, 1907, was \$617,065,110, an increase of sixty-seven million dollars over the previous year. The three prairie provinces had 55,625 farms in 1901; last year they had one hundred and twenty thousand. And such farms!

Dreams of pay-dirt and golden nuggets drew with magnetic power young manhood to the Yukon, yet a surer harvest of gold lies at the feet. Manitoba, the smallest of the three

wheat-growing provinces of Canada, produced in the year 1906 eighty-seven million bushels of wheat, which at seventy-five cents a bushel represents sixty-five million dollars. The Klondike, the richest gold field in the world, yields a yearly harvest of a scant ten million dollars, with cruelty and cunning as necessary accompaniments.

The town of Indian Head, Saskatchewan, is an example. It proudly boasts that it handles more grain in the initiative stage than any other point in the world, for in 1906 over ten million bushels were harvested here. When the train sets you down at the station, you are confronted with a long row of elevators, twelve or thirteen in all, having a combined capacity of a third of a million bushels. The Government Experimental Farm here has, by summer fallowing and careful rotation of crops, secured for the last five years the splendid all-round average of 46.12 bushels of wheat to the acre. By actual measurement wheat has grown here two inches in twenty-four hours, and in mid-summer there are eighteen hours of dazzling sunshine in each twenty-four, giving to growing "No. 1 hard" its virtue and its value.

At Lethbridge, Alberta, last year, the writer saw a wheat farm belonging to a Mormon from Utah. As far as the eye could reach, wheat, wheat, wheat, two thousand acres of it in one field, the heavy heads ripening for the harvest. A stalk pulled at random into our buggy as we drove along measured five feet six inches in height; the ear was nine inches long and contained 101 kernels. In this stalk we see the magician's wand that beckons the people of four continents to the last unoccupied half of the fifth.

As we drive on in silence through a landscape of wheat, beyond those nodding heads we divine acres illimitable of virgin soil with magnificent possibilities. And something else we see. Not very long ago the Daily News put before the thoughtful people of London a haunting object-lesson. The interior of Queen's Hall

was divided into little stalks, each the model of a squalid London apartment. In these boxes of rooms sat women working at their usual day's task, each woman the type of hundreds of her kind. The maker of boys' shirts provides her own thread and her own machine and makes shirts at four cents a dozen. The manufacturer of matchboxes earns four cents for each 144 boxes she makes, and finds her own paste, and hemp for tying up. By toiling twelve hours a day she earns a dollar and a half a week, sixty cents of which goes for rent.

Workers who stitch buttons on their cards are paid two cents for each four hundred buttons, at the rate of seventy-five cents per hundred gross. Tennis ball coverers receive nine cents a dozen. Compare this with growing forty bushels wheat on the Canadian prairies.

"God, for the little brooks
That tumble as they run!"

Is there any way of bridging the gulf between this soul-stifling sweatshop and the all-sweetness of the prairies? The labor unions have not found it and church organizations miserably fail. One is jealous for man's material interests, the other seeks to save the soul, The Salvation Army attempts both, and it seems within the range of possibility that the great body militant called into existence forty years ago by General Booth may prove the most powerful force in solving the social and economic problems which have arisen out of our complex civilization, for in 1907 it brought over twenty-five thousand assisted immigrants into Canada. For this purpose eight steamships were chartered. A labor bureau is opened on ship-board, and so far as possible the destination of each newcomer is settled before he lands; officers of the army accompanying each incoming contingent, every member of which is a "picked" man.

What kinds of people bear the call of the wheat and where do they come from? When the Dominion Liner

Canada arrived in Halifax with a sample cargo of 1379 would-be Canadians, all bound for the West, the second-class and steerage passenger lists showed Scots, English, Irish, Italians, Austrians, Russians, Norwegians, Welsh, Swedes, Greeks and Hebrews. What could they do? Anything and everything one would think, except growing grain. In the little groups on shipboard, eagerly scanning maps and talking wheat, are cabinet-makers and upholsterers; machinists, engine drivers, and electricians; gardeners and goldsmiths; bricklayers, shoemakers, and stone-cutters; bookkeepers and butchers; clerks and cooks and sailors.

A lecturer on Canada and things Canadian accompanies each contingent, and many and diverting are the questions he struggles with. To Swivel even some of them would prove "staggerers." "Are the Indians very dangerous?" "Do you consider moccasins or snowshoes the best for winter?" "Is it 'Igh Church, or Low Church?'" "Do the game-keepers interfere with your shooting?"

But more important than Church or State, more insistent than anything social or ethical or aesthetic, is the question of money. The woman who all her life has covered gay sunshades in an attic at twelve cents a dozen doesn't think over-much of prairie sunsets; her inquiry is, "An' 'ow does the oof go, you know? 'Ow do they brass up? 'Wot's the wages?" And following out some old primal law of self-preservation, the immigrants, as they approach the dock, gather in clusters according to their nationalities. It's good to hear your own speech in a land where even the birds twitter in a strange tongue.

The placard on the Halifax Inspection Building is a striking commentary on the cosmopolitan nature of Canada's citizens in the rough, who all summer long in thousands are knocking at her eastern gate. Here it is. If he who runs cannot read he can follow the crowd:

To Inspection and Railroad Ticket Office.

Au Bureau d'Inspection et de Billets de Chemin de fer.
Till Inspektjonen och Jernvagnarnas Biljettkontor.
Tutkint don Seka Raattatie-Piretti Kontoriin.
Do Blura Inspekevinego, I Kaszy Biletow Kolejowych.
Zum Unter suchungs Bureau und Billette-Ausgabe.

The extent of the Salvation Army Canadian immigration work is realized when one learns that in 1906 alone eighty-three thousand letters of inquiry reached the London head-quarters and twenty-five thousand personal applications. Out of these, fifteen thousand men and women were selected and helped to a start in the Land of the Willing Hand, and of this number but nineteen were subsequently rejected by the Canadian authorities as unsuitable citizens. In fact, there is room for every one on the broad wheatfields of Canada, but the Dominion Government is anxious to get the best. As part of its immigration policy, a score of successful farmers, who have themselves made good among the wheat, tour England, Scotland and Ireland, interesting the best people in this New Empire of Opportunity. Besides these, there are resident agents at York and Aberdeen and other centres.

Many philanthropic bodies are transferring the human overplus from the glutted centres of the old to the waiting fields of the new world. The Church Army brought out ten thousand people to Canada in 1907; the Self-help Emigration Society continues its work, the British Women's Emigration Association, and the East End Emigration body, with which Lord Brassey is prominently identified. Zangwill is anxious to get help to transplant a colony of Jews, and Peter Verigen promises the railways ten thousand Russian Doukhoborts from the Caucasus.

The Salvation Army in addition to its own charter of special ships, made reservation for immigrants on all regular passenger boats sailing from Great Britain to Canada during 1907.

A labor bureau was conducted on board each ship by experienced Canadian officers, who secured for each incomer a position before he set foot on the new land of his desires. On landing, all the passenger had to do was to pass the Government Inspection Officers, and then board the train waiting to take him to his destination. In each case a Salvation Army officer accompanied the man until employer and employed met and consummated the tentative bargain made on shipboard.

From the Governor-General of Canada come the highest words of praise regarding the organized work of brotherly kindness. Earl Grey, on the occasion of the fourth departure of the steamship Kensington from Liverpool wired to the Chief of Staff of the Salvation Army, "Glad to hear you are sending another really good selection of emigrants to Canada. They will be heartily welcome, as will others of the same kind, for whom there is plenty of room."

For 1908, the Army has chartered ten steamships. Brigadier Howell says, "We will look after, and bring to Canada, all who apply to us, provided they are healthy and of good character, and will supply them with situations independently of their creed or nationality."

Among the devices which Canada employs to educate her mother country is the electric advertising car. This Canada-on-wheels, furnished with samples of grains, grasses, cheese, honey, oil, salmon and the various kinds of woods, runs through the villages of rural England. At night the rustics swarm around this blaze of electric light as moths surround a candle, and scramble for the gay information booklets on Canada with a greedy celerity. Every precaution is taken by the Canadian government agents to keep the stream of immigration pure, and with faces turned toward the Wheat Belt, that great bread-yielding plain a thousand miles long and five hundred miles wide, the peoples of the earth are crowding into Canada.

The Atlantic portals are Halifax

and the river-ports of Quebec and Montreal. Soon they will be landing away up the map at Port Churchill on lone Hudson's Bay, where short steel lines will carry them into the very heart of the wheat country. On the Pacific side, at Prince Rupert, the Grand Trunk will open another gateway; and Vancouver and Victoria daily pay their tale to the prairies—Australians, New Zealanders, and Orientals. The Orientals are a problem, these people alien in color and strange in speech. What is British Columbia going to do with them?

When half a dozen faultlessly frock-coated young Chinese in Eton accents volunteered for service in South Africa, offering to find their own equipment, matters were a little complicated at the Victoria recruiting office; and the imperialist is puzzled to see a dozen thin, turbaned Sikhs, veterans in many an Indian frontier scuffle, trudge the streets of a Canadian town, cold and ill-clad and marked "scab" by the unions. The Hindoo Sikh claims our respect and sympathy; just now he is a square peg in a round hole; but he had grit enough to face new conditions under a new sky, and looking at the fine lines of that lean face one feels that this man will eventually make good.

When, early in March, 1907, the transatlantic steamship companies gave out that every available space on Canada-bound steamers was booked up to the end of July, and when the Immigration Department published its forecast that the year's immigration would total three hundred thousand, one looked in vain for the prophet-pessimist who coined the phrase, "Bumble Bubble of Winter Wheat!" The influx of 1906 shows an increase of five hundred per cent. over that of 1896. Canada's 252,038 actual immigration for the year ending June, 1907, is a greater number than came into Canada from all sources during the whole decade from 1886 to 1896. For the first four months of 1907 the arrivals were over eighty thousand, an increase of forty-three per cent. over those of the corresponding period of the previous year; for the

month of April alone the rate of increase over April, 1906, was about seventy per cent., and for the year ending June, 1907, the increase over the previous year was thirty-three per cent.

Quality is more important than quantity. One man of the right sort in a new country is worth ten of the inert disgruntled kind, the supine misfits. And to those who have a wise look ahead there is encouragement in the fact that the preponderance of the incomers are of Anglo-Saxon stock. For the twelve months ending June 30, 1907, Canada received 120,779 new citizens from the mother land, 56,652 from the United States, as against 74,607 from continental Europe, and of these last a large percentage are of the hardy nationals of the North—Norwegians, Swedes, Germans, Danes.

For all those willing to swing pick and shovel there is construction work on the railroads. The pay is good. This gives the newcomer a new-egg and a substantial step onward toward that day when he shall be lord on his own soil. "A free farm in Canada via the railway route" is what each sturdy young chap is squaring his shoulders for.

What of the trek from the south? The Secretary of the Edmonton Board of Trade last season received no fewer than 6,650 inquiries from American farmers desirous of settling in the one province of Alberta, most of them not homesteaders. They are anxious to buy, and some of them have spot cash to pay for whole sections. Over the three wheat provinces these Americans spread, stepping across the imaginary parallel of 49 at Emerson, Gréna, North Portal, Combs—wherever the railways cross. Many of them do not go far from the great concentrating point of Winnipeg. Why should they? Land in the Red River Valley, the finest wheat land in the world and as good land for general crops as can be found in America, can be bought within a day's drive from town for ten dollars to twenty-five dollars an acre.

At the railway station in Regina it

is again the American element that predominates, for here is the emerging point for the come-outer from Iowa, Minnesota, and the Dakotas. Regina, the capital of the new province of Saskatchewan, is the wealthiest corporation in Canada having recently come into possession of real estate holdings that the Dominion Government internally held in its keeping from the days of the town's inception. It comes like the gift of a fairy godmother now, and Regina gets its roads paved, builds a new city hall, constructs waterworks and sewerage, without the addition of one cent to the taxes.

But Winnipeg remains the great distributing centre for Canadians in the making. Close to the Canadian Pacific Railway station at Winnipeg is the new Immigration Reception Hall, big enough to provide temporary sleeping room and housekeeping facilities for a thousand souls. Women willing to enter upon domestic service need go no farther than Winnipeg. Five thousand female domestic servants came into Canada from Europe during the last nine months, and the Commissioner of Immigration for the West reports there are not fewer than 2,500 Galician hired girls in Manitoba alone.

There is no better field for women servants to-day. One tries to imagine the effect on those pale anemic workers of the sweat shops of such an advertisement as this, cut from the files of a Winnipeg paper. "Good general servant wanted. Highest wages paid. Every night out and a season's ticket at the rink."

More than farms are making on the prairie of the Last West. Here, on a wheat plain wider than those of Russia, richer than those of Egypt or India or the Argentine, out of strangely diverse elements a new Anglo-Saxon nation is springing, and to the finished entity every country in the world contributes its quota. The very names of the towns are a commentary on the polyglot elements of the new civilization of the North Strathcona perpetuates the name of that picturesque and venerable figure who at eighty-six

still does active service for Canada as High Commissioner in the motherland, and Lacombe does fitting honor to that pioneer Roman missionary who, coming out here half a century ago, from Old France, gave up his life to the children of the plains, and thinks in Cree and talks in English. Carstairs is crystallized history. Lady Carr three generations ago joined names and fortunes with an Englishman, Stairs; their descendant, a young Carstairs of the Royal North-west Mounted Police, writes his name on the topography of the West. Saskatoon, the name of an Indian berry, Rat-Portage and Medicine Hat, and that other Indian name, Moosejaw (abbreviated for everyday use from The-Place - on - the - Prairie-where-the-Man-Mended - his - Cart - with-a-Broken-Moose-Jaw-Bone), all point to the days of the buffalo and the vanishing tepee. Prince Albert and Regina and Edmonton suggest Buckingham Palace and Old Westminster. Calgary harks back to a Scottish shooting-box in the Highlands. Lloydminster stands an appropriate monument to the revered archdeacon who preached patience and brought peace to the ill-starred Barr Colony.

Little bits of Europe dot the prairies. Up in Alberta is the thriving Swiss settlement of Stettler. Out from Edmonton is the French village of St. Albert, an arch-episcopal see of the Roman Catholic church, with a foundation counting back sixty years to a day when wheatfields were a thing unknown and long before the railroad was dreamed of. In this ecclesiastical centre of the northland the happy French and Indian half-breeds have built a flour-mill, a little elevator and a saw-mill surrounding the spire of their thirty-five-thousand-dollar cathedral, and here, guided by the good Fathers, the little community works out its own destiny, has its own loves and hopes and sorrows. And not far away is the Scandinavian town of Wetsaskwin, which has built a forty-two-thousand-dollar school for its five hundred children. Quakers have opened schools for the young

Donkubors in their own villages of the commune, and the Mormon boys and girls of Magrath and Raymond and Cardston work among the sugar beets between seasons.

What is going to be the resultant amalgam of these coalescing races? One thing is certain—adaptability is the quality vital to the widest success in the West. Each person coming in has his own problem to work out, different from that of his neighbor, with conditions widely varying from those left behind. Even to the Scot, the Englishman, and the Irishman there is no one thing familiar that touches him, with the single exception of the language, and even that in terms and tones and accents has an alien sound.

A day or two more and the prairies will have swallowed them; and next day others follow, and thousands after thousands succeed these, and still there is room. "Not one per cent. of them fail," says the commissioner, and then, after a moment's thought, "If by failure you mean final, ultimate failure, I should say but a small fraction of one per cent."

Wise men who come from the East stay in the West, and the wisest is he who, starting a fresh page, treats his neighbors to no post-mortems of his former greatness. And this is where the English brother often misses it and the American scores. The British settler is very loath to part with his own ways and methods; he tries to square all things by an English ell-measure, in the process managing to rob his Canadian blood-brother the wrong way.

Many an Englishman has failed to grasp the meaning of Imperial Unity—he regards Canada merely as a colony or outpost of empire. It is with him like a Roman citizen going up into Helvetia to settle, a century and a half after Caesar's conquest, and in his speech and attitude one is reminded of that "certain condescension in foreigners" which Lowell noted years ago. Yet the gilded youths of Britain have much to learn in "the Colonies."

The American farmer does not take so long to adjust himself. Used from

the cradle to regard the United States as the "land of the free," he is inclined at first to consider all other peoples, and especially British people, as being in hopeless bondage. At first there are a few gasps of astonishment when he realizes that Canadians do not pay taxes to England or send annual tribute for the upkeep of "Edward's" throne. "Monarchical institutions" at first hand are not the formidable things that his youthful history text-book told him about, and in short no one is looking for the chip on his shoulder. The man to the right hand of him and the one to the left are not hunting for chips; they are busy growing forty-bushel wheat.

The American farmer is a practical man; there is no cleverer-headed citizen in the world, and, moreover, he is frankly honest. When he finds in Canada a system of jurisprudence under which law is everywhere respected, when he learns that Canada has never seen a lynching, that Canadian history tells of no Indian wars, he is very willing to acknowledge that there is little here he would wish to change. The fact is that in his general views and attitude toward life no one is more like a Canadian than an American. The fact that they are subjected to similar environment and to the same broad sweeping continental forces readily explains how, by merely crossing north or south an imaginary boundary line, Canadian and American alike pass from one citizenship to another with far less friction than an Englishman can be transplanted to either American or Canadian soil.

The American in Canada can scarcely be called an immigrant; he is rather a solid citizen. He considers that Western Canada offers him better opportunities than his own northern tier of states affords, and so he comes in, bag and baggage, heart and soul, to the number of fifty thousand or sixty thousand a year. In 1906 he brought with him ten thousand dollars' worth of horses and cattle and mowers and steam ploughs and reapers—what Wennick used to designate "portable property," and he

finds his welcome awaiting him. He says he discovered Western Canada. The Immigration Department of Canada in its turn has discovered him, and wants an increasing consignment. There is room for American and European and Canadian pluck and enterprise and initiative, all the way from ocean to ocean, from boundary line to ice-barriers.

The construction of the Grand Trunk Pacific is beginning to open the eyes and understanding of the world to the size, the fertility, and the latent power of New Canada. How many of us realize that the Mackenzie basin covers an area one hundred thousand square miles larger than that of the St. Lawrence and the Great Lakes? "The Peace River country" is to most people a somewhat loose term for an undefinable and undefined region "away up north," somewhere in the neighborhood of circumpolar ice. Yet there are at a conservative estimate thirty-one thousand square miles of the Peace River country where Dr. Dawson in midsummer, 1875, rode through vetches eight feet high and wild grasses to the saddle-top.

The vision of a prophet is not needed to see within a half-decade a large prosperous pastoral population occupying that almost level plateau with its slight dip to the valleys of the Peace and the Smoky. The St. Lawrence basin was at first considered frost-bound and sterile, the Fraser lands rocky and inaccessible, and the valleys of the Red and the Saskatchewan too far north to support a white population. The sons of the men who saw these pleasant lands blossom as the rose, following a creation-old instinct for expansion are already laying strong hands upon the basins of the Peace, the Mackenzie, and the Athabasca, and plating townships in the latitude of 59. Colonization is no handmaid to doubting, and the kingdoms of this earth are taken by the right kind of violence.

Four years ago a Yukon miner with a mind big enough to take in

more than gold nuggets sent down to a Canadian experimental farm three kinds of wheat grown in Dawson City in the latitude of 64 1-4 north. He wanted it tested for vitality. The official report returned to him was, "100 grains planted, 100 grains sprouted, 100 grains vigorous, and no weak plants produced."

The first atlases pictured Canada as an icy waste fertile to the south; the map of to-day shows us a wide wheat plain dotted by the people of the earth, with an ever-lessening region of barrenness. Year by year, these maps change their complexion, and the "edge of cultivation," with the advance of colonization, moves steadily northward.

A farmer last year at Fort Providence, twelve hundred miles north of Montreal, grew a bumper crop of wheat in three months from seed-grain to seed-threshing. The Canadian West is capable of producing twenty times Britain's import of wheat; before 1912 is past there will be ten million acres under wheat there, yielding two hundred million bushels. And it is the best wheat grown; "Canadian No. 1 hard" is the highest priced wheat in the world, the relative values in the Liverpool market being:

| | |
|-------------------------|--------|
| Canadian No. 1 Northern | \$1.14 |
| Best Russian | 1.05 |
| Argentina | .99 |
| Indian | .91 |

The fertility of this plain is now known, the people are crowding in, and the wheat is growing. The great question is transportation of the ripened grain, for all channels of egress are choked. Calgary is shipping her famed Alberta Red westward to the Orient, but the bulk of prairie wheat seeks Liverpool as distributing centre, the route being by the Great Lakes and the St. Lawrence. This is perhaps Nature's most wonderful waterway, supplemented, enlarged and deepened by the hand of man.

To date Canada has spent over one hundred millions of dollars on her one hundred miles of canals, now maintained free from tolls. Through this

portal pours the wealth of wheat. Three times as much tonnage in a year passes through the Sault Ste. Marie as through the Suez. But this route is long and expensive; by it the wheat needs storing at terminal elevators, rehandling, and trans-shipping. Moreover the facilities are inadequate—some more direct way must be found. And the eyes of the commercial world, for a solution of the trade-problem, turn to a route north of the St. Lawrence and its lakes.

Here lies a hitherto neglected waterway, a great inland sea, Hudson's Bay, scarcely better known to-day than it was when three hundred years ago its intrepid name-father perished in its waters. Hudson's Bay ranks third among the inland seas of the world, being exceeded in size only by the Mediterranean Sea and the Caribbean. The Mediterranean counts a million square miles, and Hudson's Bay more than half that area; and as the Mediterranean was the centre of the Roman Empire, so destiny decrees that Hudson's Bay shall be the heart of an empire larger and infinitely more fertile than that of imperial Rome.

But whereas the Mediterranean is fringed by three continents and ten times three nations, speaking two scores of diverse tongues Hudson's Bay lies entirely within British territory, and no other power of old world or new extends here its sphere of influence. Hudson's Bay spreads far into the centre of the wheat belt of Canada, and transportation by water is ever cheaper than by land. We fail to realize the vastness of this inland sea; the Great Lakes with their connecting rivers contain more than half of the world's fresh water, and Hudson's Bay is six times the size of the combined Great Lakes.

The Hudson's Bay Company years ago built here Fort Churchill and a small trading post, York Fort, at the mouth of the Nelson, but for the most part the great waterway has remained through the years an ignored factor of commerce, a mere name on the map. Ignorance, indifference,

and more than a touch of interested envy are responsible for the fact that this northern highway has been so long neglected; it is just one phase of the sleep of a giant unwitting of its own strength.

In 1884 and 1887, government exploring expeditions reported the straits leading out of Hudson's Bay blocked with ice for nine months of the year. Believing this report to be colored by the undue influence of Montreal capitalists jealous of a northern rival, further exploring parties were sent out in 1905-6. They denied the land's leanness and declared the navigation of Hudson's Strait practicable for four or five months of the year. The railroad builders are not slow to grasp the importance of this pronouncement.

What does a rail route to Hudson's Bay and direct steamship communication with Europe mean? It means the canceling of one-fourth of the distance from wheatfield to wheat mart; it means two hundred million bushels of grain finding itself just a thousand miles nearer to its ultimate destination, and the consequent cutting in half of the cost of its transportation. The carrying rate per ton-mile on the Great Lakes is just one-tenth of the rate charged by American railroad lines. To the European consumer the new route means a bigger loaf, and perishable produce delivered in better condition coming over a colder sea-way.

From Regina to Port Churchill the mileage is the same as from Regina to Port Arthur at the western end of Lake Superior. The salt water transit from Churchill to Liverpool is the same length as from Quebec to Liverpool so the Hudson's Bay route annihilates the distance between Port Arthur and Quebec, the whole of the Great Lakes and St. Lawrence haul.

Great latent wealth all around the shores of this Baltic of Canada will be brought to view when the searchlight turns upon this corner of the empire. Already a Scottish concern is developing deposits of mica schist on the north shore of Hudson's Strait; in the Labrador region are

found Silurian limestone, granite, and gneiss; and all round Hudson's Bay the Eskimo exhibit household utensils hammered out of native copper. It is altogether likely that the history of all Canada will be repeated and another decade see here villages, towns and bustling cities, while the trade journals of two continents give quotations on Hudson's Bay copper and iron, lumber and coal and fish. We hear the rumble of coming trains and see Liverpool-bound steamers lying at the docks awaiting their cargoes of wheat. The Dominion Government has granted no less than eight charters to lines headed for Hudson's Bay.

The present is one of unprecedented activity among the railway kings of Canada. The Canadian Northern, originated by Mackenzie and Mann, with the Manitoba government as sponsor and fairy godmother, is essentially a twentieth-century growth. Beginning at Port Arthur and running by way of Winnipeg and Edmonton, through a thousand miles of prairie literally bursting with fatness, it has paid its way from the start. This line has a lower bonded indebtedness and consequently lower fixed charges than have to be faced by any similar railroad on the American continent. The entire system is free from objectionable grades and curves. From Pas Mission on the Canadian Northern to Port Churchill on Hudson's Bay is only four hundred miles, and Mackenzie and Mann for years have been firm believers in the Hudson's Bay-Liverpool route; the seaboard extension of this line would seem an assured fact.

The Canadian Pacific Railway, operating now 9,000 miles under one management, continues building with characteristic activity. The Grand Trunk Pacific prosecutes its trans-continental trunk line, and Hill hopes to divert some portion of Canada's wheat to United States markets. President Hill has said, "The Great Northern has all the land we need for years in Portland and Seattle; we are now trying to secure mammoth terminals in Chicago, Minneapolis

and Winnipeg. If our Canadian plans do not miscarry I expect within the next ten years to have a railroad system there the full equivalent of the Great Northern system in the United States. We will touch Winnipeg, Brandon, Regina, Calgary, Edmonton, Port Arthur, and traverse the Peace River country with a line several hundred miles farther north than any contemplated Canadiana road. Winnipeg will be our general Canadian centre, and we start out with a Canadian developing fund of ten millions."

The Grand Trunk Pacific and the Canadian people, a people of seven millions, are building, from the Atlantic to where the Japan Current breaks on the shores of British Columbia, a natural highway to cost as much as the Panama Canal, a work which the ninety millions of the United States characterize as gigantic and stupendous and wonderful, every shovelful of progress being greeted with firecrackers and every dump-cart of dirt with fanfare of trumpets.

The Secretary of the Seattle Chamber of Commerce explained the "Seattle spirit" in the words, "We get what we go after." The Canadian does, too, but he is somewhat slower in the going and decidedly less demonstrative in the getting. Fertile soil, unmined mines, giant forests, untold wealth of the sea, and the "white coal" power of lakes and glacial-fed streams, all these will play a part in the commercial greatness of the Coming Canada.

It was Isham Randolph, the Chicago expert, who declared that the Winnipeg River alone is capable of forming for propulsion and mechanical purposes a million-horse-power. Canada is as big as Europe. Ignore Ungava and the unexplored north, and south of the 60th parallel (that is, below the parallel of St. Peters-

burg) in this great plain each of the two new provinces of Alberta and Saskatchewan is bigger than the German Empire. We place Germany, the Republic of France, and the United Kingdom of Great Britain and Ireland within these two provinces, and they fail to cover the territory of the rolling mesas, more fertile than the richest plains of Hungary.

The wheat plains of Canada are bigger than that rectangle in the United States extending from Ohio to the Great Lakes and from the Atlantic to the Mississippi. To him who rightly reads the signs of the times, nothing is more encouraging here than the activities of the railroads. The sanest and most conservative men in the world are railway men. Sentiment is eliminated as a factor from all their equations; it is a matter of dollars and cents with them. They know as no one else knows the country, its resources and its possibilities. President Hill, and Sir Rivers Wilson, Mackenzie and Mann and the president of the mighty Canadian Pacific Railway are not making million-dollar appropriations and hurling away money for the sake of spending it. I see no greater tribute to the country than the fact that from sixty thousand to one hundred thousand men were employed in the preliminary railroad construction work in Canada in 1907 and that the whole economic condition of the country is about to suffer a sea change with the opening of competitive lines to Hudson's Bay.

The white ghost of Henry Hudson re-visiting the glimpses of the moon, if still to be touched by earthly issues, would seem to say:

"Open the Bay, which o'er the North-land broods,
Dumb, yet in labor with a mighty fate!
Open the Bay! Humanity intrudes."

What is a Good Man?

By Most Rev. John Ireland, LL.D., in *Everybody's*

THE question is asked—Who is the good man? The question has been asked often before; in one form or another it is as old as the instinct of morality in the human soul. It was put to the Supreme Teacher of morality. The answer given by Him I make my own. None wiser, none more practical will ever be spoken. "And Jesus answered: The first commandment of all is: Hear, O Israel: the Lord thy God is one God: And thou shalt love the Lord thy God with thy whole heart, and with thy whole soul, and with thy whole mind, and with thy whole strength: This is the first commandment. And the second is like unto it: Thou shalt love thy neighbor as thyself." To the Scribe, who confessed that the observance of these two commandments is "a greater thing than holocausts and sacrifices," Jesus said: "Thou art not far from the Kingdom of Heaven." The essence and the motives of moral goodness do not change with time. These are to-day what they were of yore. Hence, to-day, I repeat the words of the Saviour, and to him who accepts them as the norms of his conduct I say: "Thou art not far from the Kingdom of Heaven."

The first and chief condition of moral goodness is to love the Almighty God. I am not preaching a sermon: I am talking plain every-day moral philosophy. But moral philosophy, no less than religion, in its higher principles rests upon the Almighty God as its very basis and foundation. This great truth I cannot too strongly emphasize. The lesson above all others needed to-day, when the question of righteous conduct is forced so imperiously to the front, is that of man's duty to the Almighty God. God is forgotten, or at least is treated as a being with whom we have little concern.

"Thou shalt love the Lord thy

God." The love due to God is, of course, that effective, earnest love which transcends mere sentiment and emotion, and penetrates the whole soul so as to bend into service all its faculties and to exact from it the full complement of worship and filial obedience. Do what he may, man cannot tear himself from God. Man is by nature a dependent being, the creature of God, having from God whatever he is, whatever he possesses. The simplest dictates of justice and of gratitude bid him turn toward God, in profession of his dependency, in worship of the divine supremacy, in praise of the divine power and goodness in thanksgiving for all favors received from the divine hand. God forgotten, no one should call himself good and just.

The fulfilment of duty toward the Almighty God is all the more important since duty to God is and must ever be the paramount motive of loyalty to duty along other lines of human conduct. Leave God aside—what power remains to compel the soul to righteousness? Separated from the idea of the Supreme Legislator, the moral law is a theory, an abstraction. Logically, and in time practically, its meaning and purpose become pleasure and personal aggrandizement. Intellectual concepts of morality, unsupported by a living authority, from which there is no escape, do not build up the strong soul, able to beat down the rising billows of temptation and to impose silence upon the wild clamorings of passion. Human interests, in the last analysis, reveal themselves as selfish interests. The service of society or of humanity at large, so freely invoked by a school of modern philosophy, is a misty dream, from which the sin-buried heart turns in derision.

The good man will be a devout worshipper of the Almighty: he will

be a religious man. He will kneel often in adoration and prayer; he will seek out in earnest study the law of the Supreme Master, and will loyally conform to it in his private and social life.

The good man has his duties to himself. Chief among these is the utter cleanliness of heart, the righteousness of the inner soul. Mere exterior morality is a sham and a pretense. It does not last: it withstands no severe trial. At best, it is a hypocrisy, a lie acted out by the man himself, an effort to deceive his fellow men.

Clean of heart, the good man will be clean of mouth. Vulgar and obscene language, oaths, and blasphemies will never pollute his speech. He will be clean of act, respecting his body as the very handiwork of God. He will be clean of hand, never reaching out to the things that are not his by strictest rules of social justice. The good man will not be the lazy and indolent servant, he will improve his mind by thoughtful study; he will improve, as circumstances permit, his condition in life, bringing into active exercise the latent talents given to him by the Creator, that they be developed and put to profit. He will be brave in effort, resigned in failure, calm and self-possessed in success.

"Thou shalt love thy neighbor as thyself." Man is necessarily a social being; he has absolute need of others. Altruism, the love of the neighbor, is imposed upon him by his very nature, and by the author of that nature, the Almighty God. The neighbor means family, society, country.

"And if any man have not care of his own," says St. Paul, "especially for those of his house, he hath denied the faith and is worse than an infidel." The good man is ever mindful of his family. Nothing, whatever else is done for society or for country, makes up for the neglect of the home. The good man provides for the material and moral wants of wife and children; he is kind and loving; while the master in authority, he is the servant in ministrations.

Say what some will, tolerate as they

may what civil law reluctantly tolerates, the indissolubility, as well as the oneness, of the sacramental tie of wedlock remains not only the dictate of the Christian religion, but also the natural and necessary protection of the family hearthstone. Where the good man rules, true and faithful, benignant and forbearing, there is seldom need even of separation; where separation is deemed urgent, it must never be supplemented by the rupture of the marital bond. That he is a good husband and a good father is one of the highest encomiums before God and men that the good man may ambition or hope for.

The good man's relations with his fellowmen within the social organism will be characterized by absolute justice and charity. "Avoid evil." Do no harm to rich or to poor. Be honest and honorable. The acquisition of wealth, be it of one dollar, or of a million dollars, is praiseworthy when it follows upon industry, the use of high talent, the vigilant observation of opportunity. To be poor through slothfulness, wastefulness, or wilful ignorance, is a sin and a disgrace. But, throughout, justice must prevail: nothing must be taken that belongs legitimately to others; no methods must be employed that law and equity reprove. "Avoid evil; do good." When acquired, wealth must be put to good use. Let it, indeed, serve in fair abundance the owner and his dependents. Let it be stored up in view of future contingencies. To reduce the use of wealth to mere necessities, to put the rich in this regard on the plane of the less successful, is to eliminate from society the spirit of enterprise, to smother in the human breast the promptings to hard work and to sacrifice of ease and pleasure. But in its exuberance wealth must go beyond the owner and the owner's family. It must never be forgotten that society is not without claims upon one's surplus revenue.

The miserly rich man is not the good man neither is he the good man who is ever searching for opportunities to lavish wealth in servility to mad whims and fancies,

who in his wild extravagances irritates the poorer into class hatred and social anarchism. America is the land of great fortunes; what saves and honors it is that it is the land of great social benefactions on the part of its wealthy citizens.

Wealth is not a condition or a prerequisite of righteousness and virtue. The good man may be the poor man, as is often the case. This happens when poverty comes uninvited, and is endured in patience and courageous resignation. The good man who is poor will not desist from effort to rise in the social scale. One of the best evidences that the human world grows daily better is the ambition, witnessed to-day, of the lower classes to ascend into higher spheres. The unrest of poverty and of labor is a happy omen. But here, as elsewhere, justice must be the rule. There must be no hatred of the wealth in the possession of others; there must be no violation of the rights of others, no act of injury or injustice to others, be they the rich and the employer, or the fellow struggler in the more humble ranks of life.

Finally, there is a man's duty to his country—his country, which, especially where democracy reigns, needs the active and earnest service of

all its citizens. The good man is the good citizen, who votes on every election day, who votes after due counsel with conscience, who does not shirk public office, when public office is in need of his brain and his industry; who, when in public office, remembers that the norma of his acts must ever be the welfare and the honor of country. The good citizen is he whose money and whose blood are poured out without stint when the country is in peril. The citizen who gathers into his hand the favors of fortune of which the country is prodigal, who basks in repose beneath the sunlight of its banner, and yet, through civic indolence, refuses to do a yeoman's share for its welfare and honor, merits disfranchisement and exile: neither God nor men will declare him to be a good man.

The good man, the all-round man, the integer et sceleris purus of the Roman poet, the "good and faithful servant" of the Christian Gospel, is the very pearl of the earth; he is the reflected image of the Divine Being Himself; he is the treasure of human society, the joy and the edification of his fellow men. He is blessed here below; he will be blessed in the supernal home of immortality. May his race be multiplied over the earth!

A MOTIVE FOR ACTION

To allow ourselves to be cheated out of an opportunity is not only unfair to ourselves, but it is unfair to others, for it also cheats them out of the good we might be able to do them if we had taken advantage of the opportunity.

Let us hope that there are few men selfish enough to think that a man owes nothing to his fellow men. It is a commonly accepted thought that a man has certain moral obligations to others, and that he who willfully neglects them forfeits his right to the respect of his fellows.

The endeavor to attain proficiency in any wholesome line of work, to surpass the standards of merit that have been attained by others, and to improve continually on his own past achievements, is the spirit of the honorable life. It is not for ourselves alone that we strive to attain a high standard, but because we should do our share toward the general progress of the world. To see it thus gives new energy to our endeavors and makes success more sure. A man's interest cannot be entirely separated from that of his fellows. The highest success cannot be obtained without something of altruism in our motives, for that lifts our thoughts to a higher capacity than selfishness can possibly do. In order to do your best for yourself you are forced to be an altruist.

Railroads in the Air

By W. G. Fitz-Gerald is World To-Day

HERE and there in out-of-the-way parts of the world you will see what may be taken on casual inspection for long vistas of telegraph poles or standards bearing heavy cables. But soon, to the on-looker's amazement, regular cars containing men and merchandise are seen skipping along these cables suspended from pulleys, and then it is that the full significance of the "aerial ropeway," as it is called, dawns upon the spectator.

It is altogether surprising how this remarkable invention has developed wild and remote territories for which capital is not forthcoming to build regular railroads, no matter how small. Even in southern India and Burmah to-day the great teak forests, which were formerly served by elephants, now have their swinging cables, and the great rough-hewn logs are no longer hauled through the dense jungle by teams of tuskers, but go swinging and swaying from the endless cable.

The system is perfectly simple. The cars or buckets are suspended on pulleys running on wire ropes, and these in turn are supported by standards, which may be 100 feet high, and as far apart as 1,700 feet. On one of the carrying ropes or aerial tracks the loaded cars run in one direction, while the "empties" return on another and thinner rope. These ropes, by the way, are of steel, and have a breaking strain of about forty tons to the square inch.

Perhaps the most striking thing about these railroads in the air is that most of them are entirely automatic. The cars are moved by a special rope of small diameter running beneath the carrying ropes. This is known as the endless hauling rope, and passes round horizontal pulleys at the terminal stations. Thus very few men are needed to work a system of this kind. Indeed a staff is only needed

at both ends—a few men to keep an eye on the loads as they arrive at one terminus and others to fill the cars at the loading end.

In the Province of Almería, southern Spain, the Bedar-Garruchar wire ropeway is an excellent example of these curious "railroad" systems, which have done so much to develop industries in out-of-the-way parts of the world. This system carries iron ore from the Sierra de Bedar to the seashore near Garrucha, on the Mediterranean Sea. The line is nearly ten miles long and is divided into four sections. At one point it sails clean over a mountain range 18,000 feet above sea level. Now whereas an ordinary light railroad for this distance—assuming the country were possible at all, which it is not—would have cost \$600,000, on the other hand the aerial ropeway was put up in nine months at a cost of little more than \$130,000.

This line presents a spectacle at once peculiar and superb when viewed from the mountain pass between Bedar and Serena. From this point the entire track can be seen with its 670 carriers or aerial cars running at regular intervals along the swaying ropes. Half of them are descending and the other half ascending with a velocity of about ten feet per second. They seem to grow smaller as they approach the sea, until they finally dwindle to mere specks that look like birds silhouetted against the glorious blue sky. And at length only faint traces of the ropes are seen forming two white threads in the sunlight and connecting the far-off glittering sea with the mountains at the spectator's feet.

These "railroad" systems cross the most terrible abysses and country encumbered with rock masses where even an ordinary cart track is an utter impossibility. The silver strands of these all-conquering ropes are run up

precipices, over mountain peaks, cities and rivers.

It matters not whether the country be flooded for miles or rendered impassable with snow. Nor can the loads be pilfered by thieves on the way. In Mexico cunning natives used to lie in wait underneath big stones and try to intercept buckets full of gold quartz. They even had special poles for holding up the loads but now the ropes of the loads are white-washed and a watch is kept beneath the longest spans.

Another interesting feature of these systems is that wherever they cross an ordinary railroad or a street, foot passengers are protected from anything which may fall from the carriers by a curious kind of bridge intended to receive any such droppings.

Perhaps their most interesting use is between ship and shore. Wherever the surf breaks upon the coast is a terrific manner the vessel may lie out in comparatively smooth water and unload easily and without delay. Systems of this kind are now in use in South Africa and enable vessels to unload valuable cargo even during tremendous storms, when barges and lighters could not live in the furious seas.

Another interesting use for the aerial ropeway is in lighthouse building, for it is manifestly a very difficult matter to convey great blocks of granite out into the sea to some foam-washed rock where the foundations of a new lighthouse are being

laid under very precarious conditions. Just such a case was the ropeway established on the great cliff known as Beachy Head, on the southeast coast of England. This headland is some 600 feet above sea level, and its lighthouse was frequently invisible to ships owing to fog and mist. Accordingly it was decided to demolish the lighthouse on the cliff and build another about 100 feet out at sea. But the site chosen was, of course, covered at high tide, and so there was no place where a workyard could be established, save on the cliff top, for the purpose of rough-hewing the great blocks of stone for the new lighthouse. Accordingly an aerial ropeway was built on top of the 600-foot precipice, and workmen, stones, tools and other paraphernalia were brought to and fro as required.

The carrying rope was 6 inches in circumference, with a breaking strain of 120 tons, and at the lower terminal a stage was built just by the side of the foundations of the new lighthouse. Often enough the workmen would descend seated on top of a 5-ton block of granite, dangling their legs carelessly as they left the cliff's lip full 600 feet above the pebbly beach. But the lighthouse was built entirely without accidents, and when at length the new lantern of 20,000 candle-power shot its beams out to sea, the aerial ropeway which had made it possible was quietly folded up and transferred to another sphere of usefulness.

A GREAT ART

The art of talking is one of the most valuable equipments a man can have. Nearly all work that is above mere routine and physical labor involves talking and the process of the work often depends on the ability to carry the point in conversation. The difference between a skilled and an unskilled talker is very great. The importance of knowing how to talk well is not generally appreciated. Many who think they are proficient in the art are as self-deceived as the novice in poetry writing. A really skillful talker is rare, because little or no systematic attention is paid to cultivating the art. Instead of being allowed to develop in a haphazard manner, picking up a point here and another there, talking should be the subject of study almost as thoroughly as that given to painting, writing, or music.

A man may have some good ideas, but if he does not know how to present them intelligently they may never attain proper recognition. If a man would acquire information from others he must know how to draw them out. At every turn the art of talking is a vital factor in success.

A New Era in Business

By F. H. Giddings, Ph.D., LL.D., in *Money's*

NOWHERE has the reformation of the twentieth century more radically transformed the older habits of life and the older methods than in the office of the business man.

The business man of to-day may be by instinct and training a good buyer or a good salesman, a good accountant, a good foreman or superintendent, or a good capitalist—that is to say, a skillful borrower and lender. Or, he may be any combination of two or more of these aptitudes. But, whether so or not, in any case, and above all else, he must be a good organizer. He sees what things can be put together; and how they can be put together in profitable combination. He sees where labor-saving devices can be substituted for human effort; he perceives the aptitudes of other men, and how the specialization of aptitude can be pushed to its economic limit.

The up-to-date business man has effected wonderful saving in factory, store, and office system, and has brought the later to approximate perfection. It is not only by aid of the telephone, the stenographer, and the typewriter that he has conserved his own energies and enormously lengthened his business reach; he has achieved the same end also through the more effective employment of his staff. Equipped as it is now with its card-indexing and card-account systems, its loose-leaf ledger, economizing time and space and enormously increasing convenience, its adding-machines, its time-clocks, and a hundred other ingenious devices, it can accomplish in a day more than the same number of men a generation ago could have accomplished in a month.

It is probable that the most radical twentieth century transformation of business achieved and to be achieved, is found in the evolution of what are literally national and world markets

through the development of scientific advertising and the mail-order system.

From the earliest days of civilization until very recent times a market was a concrete assemblage of actual goods to be sold. It was a specialized and systematized development of the periodically recurring fair. At length merchants devised the partial substitution of samples for the actual display of goods in the piece, and with the use of samples came the "drummer," or traveling man, whose services effected a saving, but only a small fraction of the saving that was possible. To-day the advertising pages of a great popular magazine are, in a legitimate sense of the word, a gigantic market, a market idealized and reduced to symbolic expression—which means economized almost beyond calculation. Here, through picture and description, the would-be purchaser, without leaving his chair, can obtain a fairly accurate idea of what he wants and of where and how to get it.

This market is far from perfect, but it admits of perfection. Its chief defect at present is hinted at in the phrase just used—"a fairly accurate idea." The idealized and symbolic market of the advertising page should be the most adequate possible substitute for the concrete assemblage of goods to be looked at and examined. In other words, it should produce upon the mind of the possible customer the same effect that the sight of the goods themselves would produce. This can be accomplished only by the most careful attention to verbal description and pictorial representation. The use of color, which is now being resorted to, will go a long way toward the realization of such a possibility. At present, it is still true that enormous sums are wasted in mere bombast and brag which, in the long run, react unfavorably upon the

mind of buyers, as do also bizarre statements and all vulgarity. The bizarre and bombastic era will pass. Advertising will become a fine art, and the day is not distant when it will

be almost as interesting to stroll mentally through the advertising columns of a great magazine as it is now to stroll afoot through the aisles and booths of a market fair.

The New Science of Business

By Luther H. Gulick, M.D., in *World's Work*

NOT long ago, in the office of a leading American publishing house, I noticed that the roll-top desks had all been removed, and that the entire force, from stenographer to head of department, sat before desks with flat tops. When I asked about it, they said:

"It expedites business. Suppose there's a claim that must be passed along from one hand to another until it has been corrected and O.K.'d five different times. Now if that claim can get stuck in a pigeonhole anywhere—a thing that used to happen right along—it's likely to be forgotten. The result is delay and confusion and ragged business generally. But if there are no pigeonholes and it has to lie in plain view on top of the desk, it can't be forgotten until it's attended to."

"But it must make a mess on the desks," I objected.

"That's the very point," was the answer. "No chance for a mess. We get things cleaned up."

Since that conversation my own desk has been a different affair. The occasions have been few when I left it at night without knowing exactly what was there and why it was there and what was to be done with it next. At the end of each day I can render a rough inventory of the contents. The convenient dark corners where I liked to stuff things out of sight—out of mind—do not exist any more.

For those who have ears to hear, the flat-top desk has a moral. It illustrates a principle which is applicable throughout one's mental life. It stands for definite, clean-cut think-

ing—thinking that goes straight for its mark and arrives somewhere before attacking anything else—thinking without loose ends.

A man is liable to have a lot of unlabeled pigeonholes in his mind where all sorts of unsorted, half-finished jobs lie around collecting dust. The condition is not wholesome. It makes for uncertainty and vagueness—incomplete control. The man who never gets his desk—or his mind—cleared up, but is always stuck somewhere in the midst of semi-materialized plans and responsibilities, is courting insanity.

Dr. Adolph Meyer, one of the most distinguished alienists of the present day, has made the observation that among the untransmitted causes of insanity none counts more prominently than the big idea, the idea that never can be fully made over into concrete reality for the very reason that it is so big. The far-reaching scheme, the still unsubstantiated venture, the revolutionary theory, the momentous but unperfected invention—all have it in them to take possession of a man; they hold him day and night; he can't get away.

That the man with the small, everyday ideas keeps his balance is not primarily because his nervous system is of more stable character—though that may be true, too—but chiefly because his little ideas work out directly and successfully; he can get them done with and out of the way. His jobs are finishable. He enjoys good mental health.

The man who is working over a big, complex, engrossing proposition

shuts himself away from liberty until he puts his Q.E.D. to the end of it. His thoughts are never free. The thing in his mind tends to grow more real to him than the concrete things outside; it drives other realities out of the field; it upsets his mental equilibrium.

The way back to healthy-mindedness is to be learned from the man with the finishable jobs. His habit of definite accomplishment—and then freedom—must be acquired somehow. But this is not to be done by sacrificing the big affairs on the docket. It's a matter of getting at them right.

The big problems can be split up. They are always reducible to fractions—at least for practical purposes they are—and each fraction can be dealt with separately. We do not need always to keep ourselves staring at the whole, worried by its magnitude, and its difficulty and its imperative claims.

Taking one's work in reasonable "stints" is the thing that I am recommending; bundles of work that can be finished. Set yourself at some definite sub-division of the total problem—something that you are able to put through in a piece; and then put it through. Make the breaking-off place sure. When you reach that point, you have a specific accomplishment to your credit; and that's an encouragement for the thing that's ahead.

If you have ever gone on walking expeditions, you know how important it is to make goals. Suppose it's a tramp of three hundred miles or so that you are setting out on. Your first impulse, especially if your time is limited, is to walk as far as your strength allows each day. But that does not work. Every afternoon you have to decide afresh when you have really reached the fatigue point. Perhaps you are not really tired enough to stop yet, you think. On the other hand, perhaps you are. How determine? you think of the hundreds of miles still to be covered, and you decide to keep on a while longer. A day comes when you are excited or

unduly ambitious and, without perceiving it at the time, you overwalk yourself. The subsequent night you do not rest; fatigue becomes cumulative; and your pilgrimage is likely to end in disaster.

Old tramps get the habit of studying a map carefully before they start, blocking out the route into reasonable walking days, with ample allowances for grades and bad roads and the like. Of course the plan often miscarries in certain details, but in its main outlines it is practicable; it can be followed, and it works where the plan of go-as-you-please fails.

Fatigue does not come so quickly when you have set your eye on a certain definite point of attainment, something you know to be within your compass. The proximate goal is as much a psychological necessity as the ultimate goal.

You remember how Christian, in the "Pilgrim's Progress," was traveling all the time toward the Celestial City; but along the way there were places of rest and refreshment: the Interpreter's House, and the House Beautiful, and arbors and shelters and places of lodgment in abundance.

A conclusion may be arrived at by either positive or negative means; the main thing is that you do arrive at it. Sometimes it happens that you run foul of a problem that you can't solve at all. In that case you are better off for admitting to yourself that it's beyond you. That is an intelligent breaking-off place. You can let the problem go by, at least for the present, without further concern.

The finishable bundle habit guarantees between-strain intervals. When you quit your desk at night with the assurance that everything has been brought to a definite stopping-place and that to-morrow you'll know just where you stand with reference to the day's work, you can really rest. It's a very different state of mind from the one that comes when you "yank" down the cover over a messy assortment of odds and ends, and sneak for home. "Something accomplished, something done, have earned"

a night's repose"—that's what they said, you remember, about the Village Blacksmith; and a truer word was never spoken.

It's precisely this repose that gives you the first lien on to-morrow. You have a chance to stand off and take a look at things and size them up. You can estimate cash values. You see things in perspective.

The objects in the immediate foreground may not be so important as they look when they are crowding up on you. Once at a distance from the clamor of the nearest responsibility, you can judge whether its claims are really what they sound like. The tendency is always to submit one's self to the loudest call—that is, the nearest call—on one's attention. Look at the sad, familiar figure of the housewife darning stockings, tidying up the room, performing such-like tasks all day long, and never seeing that if she cares to retain the comradeship of her children as they grow up she must let some of these things—important enough for that matter—make place for study or sport or reading or music or sheer, deliberate friendliness.

Just so the uncleared desk swallows up a man. It is a desk without distinctions, where important and un-

important, small duties and great, lie in hopeless, all-engulfing chaos. This disastrous plight is preventable.

The greater the pressure under which a man works, the greater the actual count of his responsibilities, the more essential is it that he should be able to get away from them. It is freedom that brings perspective. If it is necessary to let a lot of other things go in order to make sure of these intervals of freedom—let them go.

The consciousness of freedom is a thing that stays there in the back of your mind, even when you are smashing and driving away at your work; and it's a saving knowledge. Rest is a background for the most effective work. It brings confidence, helps you keep balance—this sureness that there's a rest-time ahead which nothing short of fire and flood and another break in stocks can disturb.

The flat-top desk, cleared of the day's debris, clean and fresh for to-morrow's new duties or for its new instalments of old duties, is a symbol worth bearing in mind. The brain of the man who has taken the moral to heart keeps fresh and clear because it earns its night's repose. Hang-overs and vague worries and loose ends in thought are reduced to a harmless minimum.

KEEP SOMETHING IN RESERVE

It is a frequent experience of many people to be impressed by a display of talent shown by a person who, on closer acquaintance, disappoints them by the discovery that his supposed brilliant gifts were all revealed at once, and he has nothing more to show them.

To use a popular phrase he has kept "all his goods in the shop window." It is wise to keep something in reserve, something that is best and most representative of yourself. It may be rarely that you will gain the opportunity of displaying the hidden talent or quality, but when the occasion does arrive it will make a powerful impression, and win you respect and confidence.

Polish Up Your Enthusiasm

By Dr. Madison C. Peters in *Workers Magazine*

MME. DE STAEL says: "The sense of this word enthusiasm among the Greeks affords the noblest definition of it; enthusiasm signifies 'God in us.'"

It is the spirit that urges men to do and dare, that makes them forget the narrow importance of self, and renders them proof against the taunts and gibes and ridicule of a scoffing world; it leads them on over obstacles and difficulties, past the threatening ghasts of envy and hatred, and points the way to the shining land of brave deeds well done that lies beyond the river of endeavor.

It is the breath that animates the body with the vital essence of its being, giving it force to move onward and upward to fulfil the destiny of its creation. Without it man is but a piece of soulless clay, a mere automaton of flesh and blood and bone, moved only by the animal instincts of nature and with no distinguishing characteristic to show his superiority to the rest of creation.

Nothing great could ever have been accomplished in the history of the race had it not been for the power that drove men on to accomplishment. The world would have remained in darkness and ignorance, at a standstill as far as progress and civilization were concerned. It was this divine essence in the soul that led primitive man from his crude state and enabled him to advance step by step into the broad light of knowledge and religion.

It was this that made the pioneer go out to unknown lands and explore their secrets; it was this that sent men down to the sea in ships in quest of adventure; it was this that sent Columbus to discover a new world; it was this that impelled Stanley to brave the dangers of darkest Africa, and it is this that to-day is inciting brave and daring souls to go to the uttermost corners of the earth, to

open them up to commerce and trade, and kindle the torch of civilization to illumine their savagery. Every great deed, every brave deed has enthusiasm behind it.

The best product of labor is high-minded man with enthusiasm for his work. When a task is approached in a half-hearted, dead-and-alive way, with neither motive nor interest, it will never be successfully performed. The vim, the force, the nerve, the enthusiasm which enable a man to put the best that is in him into his work will be lacking and the result will be but an inferior performance.

Enthusiasm is a glowing fire, the heat of which warms the heart and kindles in the soul noble impulses to worthy actions. It has burned for every successful man, diffusing its genial rays around his path, lighting the way to a life of doing and construction, of honest effort and faithful performance. There is an energy in every one, but it will lie latent, dormant, until kindled into life by this sacred fire of enthusiasm, and then it becomes a mighty force, a giant power that nothing can withstand. Energy is the lever that can raise the world, but enthusiasm is the fulcrum.

Other things being equal, the degree of enthusiasm in any man is the precise measure of his conquering power. Take two men of almost similar endowments and with equal opportunity, but the one apathetic, careless, indifferent; the other alert, watchful, enthusiastic, and you will find that while the latter is steadily climbing the heights of success the other is down in the valley bemoaning his fate and attributing his hard fortune to the fickleness of luck.

It is enthusiasm that counts in the ranks when the war drum beats to battle. It is the quality that calls for the stuff of which heroes are made and makes men rush to the cannon's mouth to court danger and death.

When the shout rises from a thousand throats along the lines it sends a shiver to the heart of the enemy and instills a fear into their souls which does more to defeat them than shot and shell. And in no matter what direction employed the daring spirit of enthusiasm will not allow itself to be left behind, but will exert its strength to force itself to the front.

When impelled by enthusiasm men carry their work to the highest point of material success. As the tide will not allow anything to stem its flow, neither will enthusiasm let any opposition overcome it. Every barrier is broken down until the end is reached, the summit gained, the desire realized, the ambition attained.

To a man sneering at excitement a western editor remarked:

"There is only one thing can be done in this world without enthusiasm, and that is to rot."

Remember that within yourself you have power, and all you have to do is call enthusiasm to your aid in order to exert it to the best advantage and overcome every stumbling block within your path. Interference, prejudice, hatred, even persecution, will be

powerless to affect you if you have an enthusiastic spirit. Whipping only made Ole Bull's childhood devotion to his violin more absorbing.

Enthusiasm is the inspiration of all that is great. Its nature is uplifting, it strengthens the will, gives force to the thought, and nerves the hand until what was only a possibility becomes a reality. It makes sunshine in the heart and gives the elixir of youth to all whom it blesses with its happy spirit.

If you do not have it already, get it; life is not worth living without it. He fails alone who feebly creeps. If your feet slip backward and stumble harder try if fortune plays you false to-day it may be true to-morrow. Never dread danger and from it you will fly.

The real difference between men is enthusiastic energy, an invincible determination and the spirit that, Micawberlike, waits for something to turn up. Turn up something yourself. Have the spirit of the old Indian who, when wrestling with a much dried venison, was asked, "Do you like that?" stolidly replied: "He is my victual and I will like him."

LEARN WHILE YOU CAN

Knowledge and skill are always wise investments. One of the most foolish notions young men sometimes get is that accomplishments for which they have no present need are of no value to them. A young man had a most excellent opportunity to use the typewriter. His work didn't require the knowledge and he let the opportunity pass—even though urged to speed his unoccupied time in the office in practicing. Later he came to a place where that knowledge would have given him a desirable promotion, but he had to see the work go to another.

The progressive man is always seeking to equip himself for higher work—even though the opportunity to use the knowledge is not apparent at the time. Few investments are so sure and profitable as the effort to equip oneself in the four fundamental accomplishments:

- (1) How to think accurately and comprehensively.
- (2) How to express thought in talking and writing.
- (3) How to work skillfully with the hands.
- (4) How to take one's place among men.

Out of these accomplishments grow the highest forms of human activity—commerce, manufacture, art, executive ability, productive power, salesmanship, literature, music, drama, reputation, skill and character.

The Toll of the Tourist

By Charles F. Spear in *American Review of Reviews*

A TRAVELER making his way through an impoverished section of Ireland was moved to ask this question of a native:

"What do the people round here live on, Pat?"

And the answer, containing the germ of much economic truth, came this wise:

"Pigs, sor, mainly, and tourists in the summer."

The business of entertaining the foreigner and of showing him the sights has become a leading one in several countries. If Ireland is sustained by the summer tourists, so, in much larger proportion, are Switzerland, France and Italy. It will probably surprise most persons to know that the annual income of France from tourists is something like \$500,000,000. Paris bankers have even placed the figure as high as \$600,000,000. This is \$16 per capita compared with a per capita export of domestic products of \$25. The Swiss are said to be "a nation of innkeepers," and any one who has traveled about in the twenty-two cantons knows how the people of that republic cater to foreign visitors. But very few realize that the income from pleasure seekers in the Swiss mountains and valleys is greater than that from Swiss exports of merchandise or from farm products. Italy has lately been forced to admit, through some of her economists, that the gold of the transient population is a source of profit ranking well up with that of industry and commerce, and, further, that the northern part of the kingdom derives much compensation from the liberal tourist and collector. The tourist toll to Italy is now reckoned at \$100,000,000 a year, or nearly equal to the value of exports from January to May. Wealthy old John Bull does not ignore the rising stream of gold that flows into his vaults from the pocketbooks of the foreigner

and acknowledges that his favorable trade balance with the United States, from June until October, is primarily due to the bills that the American tourist contracts while abroad. Egypt, Norway and Holland, as well as Germany, draw freely on the balances of the sightseer, though it will be readily admitted that the English, the Germans, and the Dutch give back in the pursuit of their own pleasures more than they receive from those of others.

Two generations ago John Stuart Mill made an elaborate argument against the economic profit to a country from the spendings of tourists. Latter-day economists like M. Leroy Beaulieu, speaking for France, and Signor Luzzatti, for Italy, together with the noted Swiss banker, Dr. Geering, strongly oppose this argument and go so far as to say that tourists' moneys play an important part in their respective countries in establishing a favorable trade balance and in permitting the cancellation of international obligations.

The tide of travel rises with prosperity and ebbs again in lean times. The years since 1900 have witnessed more money-making throughout the world than any others in history. This same period has seen the development of tourists' routes that had been but pioneer paths. Travel has brought about revolution in the ocean-steamship business and in Continental railroad service. To cater to the transatlantic trade alone more than a score of new "liners" have been built at a cost of approximately \$100,000,000. London, a city of the poorest hotel accommodations a decade ago, has been forced by the foreign invasion to erect a dozen or more splendid hostels where the American can enjoy some of his home comforts and conveniences. Paris, aptly described as "the great international pocket into which pours a

marvelous yield of the most willingly paid taxes in the world—taxes of pleasure—has met the situation by doubling her hotel capacity. Even slow-going Italy has recognized the profits from tourists, for, while Italian railroads, under government ownership, seem to be getting worse instead of better, and a 200-mile trip in a first-class carriage is more wearisome than the long ride in the Riviera express from Paris to Monte Carlo, Italian hotels have been growing less romantic and more comfortable. Going over to Alexandria and Cairo one finds abundant evidence that the \$60,000,000 annually spent in Egypt by tourists is making an impression there and leading to improvements on a liberal scale.

The Englishman used to be the world's greatest traveler. It was part of his education to make the "grand tour." English colonization in the East gave an object for visits to India, Japan and China. When he had gone half-way round the world the Briton very often decided to make the entire circuit of the globe. The English are still much given to roving, and the Gladstone and "kit" bag may be seen any day at any prominent railway station east or west of Suez. But the English tourists are not so conspicuous as they were before the American, the German, and the South American began to accumulate wealth and to evince a desire to see what other countries than their own had to offer in the way of scenery, historical associations and pleasure making. You can find an American in almost any place on the Continent of Europe nowadays, quite as readily as an Englishman. The dress suit case is the national trademark displayed by every band of American tourists. It is due to the American passion and fashion for traveling, which has developed within recent years, that such elaborate schemes have been created abroad for the entertainment of our people.

There are now but three months in the year when the stream of American tourists to and from Europe dries up, between October and January.

Not so long ago Americans crossed in May or June and returned in August or September, going and coming by the North Atlantic route. Then they were through for the year. Now they begin to pack again soon after Christmas, and the Mediterranean boats, from January to May, are sold out months in advance. In Italy there is one continuous season. The dread of Roman fever and of intense summer heat has passed, and tourists find that the months which were formerly tabooed for travel south of Venice and Milan are among the most delightful of the year. The American is just beginning to learn that Switzerland in the winter offers great opportunity for good fun. For a long time the Englishman has been spending his Christmas holidays in the Engadine, at Davos, Montreaux, St. Moritz, and at Grindelwald, eating his plum pudding and roast duck there in the whirl of the finest winter sports that are to be had anywhere in the world. The French Riviera provides an outlet during the cold weather for those who fill Paris and the seaside resorts like Trouville, Ostend and Scheveningen in the summer. It will readily be seen how to Switzerland, France, and Italy, where the tourist movement is almost perpetual, the economic development of the country is closely related to the spendings of outside people.

HOW FRANCE PROFITS FROM THE TOURISTS.

It is to France, and especially to Paris, that the tourist is drawn. The French capital is filled with foreigners with their purses wide open from one year's end to the other. It is a common saying that, but for the patronage of Americans and English, half of the large Parisian hotels would be tenantless and compelled to close. The American invasion of Paris this year has been unprecedented. We read that "the dining-room of the Hotel Ritz looked like the Casino in Newport," because of the well-known Americans there. Always a magnet, Paris, since motoring on the Continent has become such a

fad, is the real hub of the pleasure-making universe. "Automobilism," said Yves Bupot, the French economist, recently, "has contributed to the general augmentation of riches in France." The perfect roads of the republic are very nearly paying for themselves in the great fund of gold that motorists annually leave in the country. There has been a sort of renaissance among the old inns of the chateau region, where nearly every motorist now spends part of his time, and also in the cathedral towns south and east of Paris. At one time this summer it was reckoned that 8,000 automobile parties, embracing 40,000 Americans, were touring the Continent, and that their running expenses would be \$25,000,000.

But it is in the capital itself that the yield to the nation from her visitors of pleasure is largest. Frank H. Mason, Consul-General to Paris, in his latest report to Washington, placed the value of exports from the various American consulates in France to the United States at \$129,000,000. This was for the year ending June 30, 1907. From the city and district of Paris the amount was \$64,143,000. This was an increase over 1905 of \$12,105,000. But it must be borne in mind that these figures do not include any of the vast amount of clothing, furs, jewelry, and other articles of luxury and taste bought by Americans and taken home for personal use. These may have a value, Mr. Mason says, of \$30,000,000 as a minimum, or they might be twice as much. Taking an average, it would be conservative to estimate the money spent for souvenirs, for wearing apparel, jewelry, and the like at about 10 per cent. of the actual living and traveling expenses.

These figures include only the American toll to France. The English contribute nearly as much, if not more; the Germans a good bit, while few persons realize the liberal spendings in Paris of the South Americans, such as the Brazilian, Argentinian and Chilean.

While the tourist revenue of Switzerland does not compare in the aggre-

gate with that of France, it still represents a greater proportion of the national revenue. It is, as I stated before, more important even than the returns from trade. We are able to get very accurate idea of what it amounts to, since the business of catering to the foreigner is so much a part of the republic's life that a record has been kept of the moneys expended in this direction. The report of the Swiss Hotelkeepers' Association, whose latest publication I have been able to obtain, gives some very interesting data on the subject. This shows how hotel receipts alone have doubled since 1880. They are to-day 200,000,000 francs (\$40,000,000) a year. In the past twenty-five years the number of hotels has risen from 1,080 to 2,000. One reason is the inauguration of winter sports. Whereas in 1903, the year when the last figures were available, Swiss exports of watches were valued at 118,000,000 francs, lace at 131,000,000 francs, silk at 111,000,000 francs, and cotton goods and cheese combined at a little under 90,000,000 francs, the hotel receipts for 1905 were 190,000,000 francs. Not only for the money it produces, but for the numbers it employs the Swiss hotel industry ranks high, with 33,480 employes in 1905, compared with 45,000 workers on farms, 45,000 on fabrics and 44,000 in jewelry. This does not include proprietors and their families, who all work together in the common cause.

Mr. R. E. Mansfield, American Consul at Lucerne, in his reports to his home office, has, in the past year, frequently mentioned the importance to the confederacy of money annually spent by tourists in Switzerland. Lucerne is the Mecca to which every pilgrim turns—next perhaps to Paris in its fascination. It is the only Swiss municipality where an accurate record of all tourists is maintained. Therefore the figures it provides are important.

Between May and November last year, 186,227 visitors and tourists were registered in Lucerne. For local railway fares they paid about

\$6,500,000. They spent about as much more for hotel expenses, carriage hire and incidentals, so that the gross revenue was \$11,095,000, or \$347.35 per capita, for the Lucernese. These figures only tell the story of the city of the four cantons. Writing to me in June, Mr. Mansfield goes deeper into the subject and estimates that the 400,000 visitors to the various winter and summer Swiss resorts in 1906 spent \$31,000,000, or \$10 for every one of the 3,500,000 men, women and children in the country. It will be seen that his figures are very much below those of the Hotelkeepers' Association, which is concerned with living accommodation alone.

Thirty per cent. of the tourists to Switzerland are Germans. The Swiss are the next best patrons of their own hotels and railways. They represent 20 per cent. The English are third with a 14 per cent. ratio; but they stand first in the length of time spent in the mountains and valleys. France is fourth, and the remaining 25 per cent. is composed of Austrians, Hungarians, Russians and Dutch. Probably many Americans are classed under the head of English, for certainly Americans swarm in Lucerne, Interlaken, and Geneva in the summer months.

THE AMERICAN TOURIST TOLL.

Of the 20,000 tourists who visit Norway each season and spend \$3,000,000 there, it is conceded that the Americans lead. So large a part of the travel to the fjords is by yacht and steamer especially chartered by tourist agencies that Norway does not get anywhere near the full benefit of it. A great deal of the money is paid out in London and at German ports.

The question of how much the American nation annually contributes to Europe for tourist travel and its incidentals has been widely discussed of late. It is everywhere admitted that the sum has been growing at a rapid rate in the last five years. It has come to be one of the best indices of national extravagance as well as of national prosperity. Europeans

have been astonished at the freedom with which money has been spent abroad. It has been a policy of carte blanche for almost everything, everywhere. This reckless and prodigal spirit has had a great deal to do with giving foreigners the impression that American worship is of the golden god. No one doubts but that it has lowered the standard of European commercial morality and exaggerated the venality of French, Italian and Swiss innkeepers and shopkeepers. I read in an English paper recently that railway guards in England received \$1,500,000 a year in tips, "most of it probably given by Americans." When I saw the son of a Boston banker throwing his unused five-lira bills from the steamer at Naples to the rabble on the quay below I felt that he was committing a crime against his countrymen. This foolish and sinful waste of money imposed a tax on some other American when he bargained with the Neapolitan serving class.

From careful investigation in many quarters I should place the yearly American tourist toll to Europe at from \$125,000,000 to \$150,000,000. I include in that the money that goes to purchase valuable works of art. J. P. Morgan already has a collection picked up abroad at a cost of nearly \$10,000,000.

The number of American travelers to Europe this year ran from 125,000 to 150,000. Eastbound cabin passengers from the port of New York, from January to October, were 83,500, and second-cabin passengers 85,500. The individual expenses of a party in a personally conducted tour would be from \$400 to \$500. The average for a motor-touring party would be from \$2,500 to \$3,000. Bankers who draw a great many letters of credit for wealthy Americans say that the average credit is for \$3,000, though instances are common where credits as high as \$25,000 to \$50,000, and even of \$75,000, are established abroad for our people and two-thirds exhausted in a three months' season. Elisha Flagg, general agent in London for the Ameri-

can Express Company, figures that Americans take \$100,000,000 abroad with them in various drafts, but that they do not spend it all. A German has recently prepared an estimate on the annual profit to Europe of the American invasion. He is radical in his statements, as he figures that 300,000 citizens of the United States cross annually and spend \$760 a head, exclusive of steamship tickets, or \$228,000,000 in all. American women, he reckons, leave \$8,000,000 with Parisian dressmakers and \$1,500,000 with milliners, while American tourists of both sexes spend \$2,000,000 in Paris for trifling mementoes of their trip.

A conservative English journal said editorially last spring, when preparations were being made to receive the traveler from "the States": "Not an insignificant item in the balance of trade between the United States and Great Britain is the expenditure in this country of American tourists." It was then estimated that the money value to the credit of this account was \$25,000,000. Of this nearly \$10,000,000 represents the American subsidy to London alone. A detailed reckoning places the American hotel bills at the English capital at \$2,500,000; purchases of jewels, \$1,000,000; of antiques, \$1,750,000; of draperies, \$1,000,000, and to dressmakers, hatters, tailors and haberdashers another \$1,000,000. The average bill at one hotel, that housed 6,600 Americans in the season, was \$250.

Probably three times as much is spent by Americans in Paris and in France generally as in London and the British Isles; nearly as much in Germany as in England, especially since so many rich Americans take the water cure and count a season of

physical retreat at the leading German spas as a part of their annual round of living; as large an amount in Italy as in England and Germany combined—Italy now draws her largesse from nine of ten Americans who go abroad in the winter or spring—while of the \$6,000,000 tourists' bonus to Egypt each year the American contributes a goodly share.

As an incident to this great yearly bounty on American pleasure-seeking is the further sum of \$15,000,000 which is spent by tourists in Canadian resorts, in Bermuda, Jamaica, and the West Indies. Every summer Americans fill the hotels of the Canadian Rockies. The toll of the Yankee is as great an incident in Bermuda's fiscal affairs as the revenue from her lilies, her onions, or her potatoes used to be.

"In the balance sheet of the nations," it has been wisely said, "the expenditures for travel form part of the invisible claims of other countries against us. The question comes up every year whether it pays, and the answer is both yes and no." Each individual must make his own answer. Has he wasted his time flitting from place to place, returning with a hedge-podge of impressions and hotel labels, or has he assimilated and drawn profit from the change of scene and the mosaic of ideas about better living put together from world-wide experiences? It is not so much that we spend \$125,000,000 or \$150,000,000 abroad each year, a sum equal to one and a half times our gold production and 50 per cent. more than the five-year average of our wheat and flour exports, but what interest this great sum of money draws for the higher culture of the investing nation.

How gaily prodigal of life is youth,
Thoughtless beyond to-day's bright-blazoned page;
But with the shifting of the years, forsooth,
How miserly is age!

Clinton Scollard.

Good Business Letters

World's Work

A BUSINESS man's stationery tells something and sometimes tells much about him. A country storekeeper often uses cheap paper, emblazoned with a glaring letterhead in two or three colors, telling all the things that he sells; but a big firm that does fifty times as much business is more likely to have only a small letterhead, with a simple line in black type giving only the firm's name and address. The difference is in dignity and self-confidence. The quality of the paper used is very well worthy of attention. Then, a bad typewriter can spoil the best possible letter by a misspelled word, by incorrect punctuation, by bad spacing, or by ragged alignment. Such slovenliness produces the suspicion of like indifference in the execution of business. A neat, accurate page is a strong indication of care and of pride in doing a workmanlike job.

Of more significance than its physical appearance is, of course, the wording of a letter. The writer's personality shows through his words. One man's letters convey an impression of a strong character, judicious, business-like. Another man's letters are hurried, and full of repetitions, conveying the impression of lack of judgment and of a compact mental habit. Clear expression is the result of clear thinking; and clear thinking is the basis of business success. Thus, when a man resolves that no poor letter shall ever leave his office, he resolves also that he will develop his judgment by giving enough thought to his ideas to make them clear to himself.

A good business letter is never commonplace, because a sound business judgment is not commonplace, for it involves interesting and important consequences. But when you read "Your favor has been received and contents duly noted," it is hard to believe that a real man, or a man of any originality is behind that letter. A more silly vacuity was never

written. Translated into common sense, it means this: "I received your letter of such a date, or I would not now be answering it. Having got your letter, I read it." Foolish, isn't it? But millions of moments of time and millions of drops of ink have been wasted on that silly and monotonous sentence.

A good letter does not contain repetitions. "Saying the same thing again in a different way" does not emphasize an idea; it only confuses it.

Again, a good letter is courteous. Courtesy makes friends. Much of it may seem to be wasted on some people but a firm that insists on unusual courtesy in all its correspondence will find instances of its value in places where it least expected appreciation of it.

A good business letter has individuality: it conveys some of the winning or successful or dominant qualities of the writer that would make him pleasant to know or successful in business. To do this, it must contain the freshness and vigor that come from clear thought on its subject, and it must show that the writer had the particular recipient in mind when he wrote. If he does not, the reader will get no lively sense of personal dealing with an agreeable man.

These impressions are of great importance. For instance, one large mail order house, whose entire business is dependent on the effectiveness of its correspondence, figures out to the fraction of one per cent. the relative value of two letters soliciting business for the same thing at the same price. They find that one letter brings returns and another does not.

A business letter betrays to the discerning reader whether the writer takes a genuine personal interest in his business—whether he really cares for it, or is doing it only in a perfunctory way; and every reader is far more discerning than the careless business man thinks.

Product of Tired Brains

By O. S. Marden in Success Magazine

THE ignorance, the foolishness, of many otherwise prudent, level-headed men, in respect to matters of health, is pitiable. Some of our greatest judges and legislators, men who make our laws, are mere pygmies in regard to their knowledge of themselves, or else they are constantly and voluntarily violating nature's laws. Isn't it deplorable to see a man with the brain of a Plato or a Webster as foolish as a child regarding matters of health? I know a very brainy man who absolutely counteracts a large part of his work, vitiates much of his mental effort, by running his mental machinery when it is out of order, when it needs lubrication so badly that it can do only dry, uninteresting work. During the evening, he will often put hours of effort on a piece of work which turns out to be tedious and ineffective because he tried to force a jaded brain and fagged faculties to produce good results. If he would drop his mental work when the day is past, and spend the evening in getting the greatest amount of physical and mental recreation, lubricating his mind, letting his keyed-up brain uncoil, so to speak, allowing it to regain its elasticity and spring, he would accomplish infinitely more than he does by trying to work fifteen or sixteen hours a day. Brain workers require a great deal and a great variety of mental refreshment. Otherwise the processes of the mind become clogged.

The reason we see so many able men doing so much poor work is because they do not get rid of their brain ash. Their brains are clogged, befogged. They cannot think clearly or concentrate with force. The brain cannot do fresh work while fed by impure blood. In order to produce the best results it must be sustained, reinforced by the whole body; the physical condition must be up to the highest standard.

How can brain workers expect to do good work cooped up in sunless, airless rooms, where a plant not only would not thrive, but would actually die? The brain needs a great deal of the same kind of nourishment that the plant needs.

A brain worker should keep himself always in condition to touch his top note, to do his best. A wide reader and keen observer can detect very quickly the bile of an author in his composition. He can pick out the dyspepsia or the gout by which it is marred. Every bit of dissipation of a writer, every physical weakness, will creep out in his composition and betray its secret source.

Everywhere we see the deteriorated results of stale brains, the work of men who are trying to force jaded minds, brains that are exhausted by imprudent or vicious living, to do their best.

A great deal of the thinking of business men is ineffectual because it is poor, imperfect thinking. It lacks sharpness, definiteness, because it is done when the brain is not keen, when it cannot grasp ideas with freshness and handle them with vigor.

Many lives become so dry and flavorless from continued monotony that there is no enthusiasm or zest in them. Enthusiasm, spontaneity, buoyancy cannot be forced, even by the strongest will. They are born of that freshness, sameness, and vigor of mind and body which are absent in those who have no play in their lives.

I know men and women who are so dead-in-earnest, so determined to make the most of their opportunities in their work, and for self-improvement, that they entirely miss the great end of ideal life. Many of them after a while cease to be companionable, because they have been shut within themselves so long that they have become self-conscious, self-centred, and wholly uninteresting.

Current Poetry

A Prayer

We give Thee thanks, O Father, for
the grace
That Thou hast given—for the
strength to face
The world and fight, yea, even to the
end:
We do not ask Thee, Lord, that Thou
shouldst send
Upon us all the blessings that we
crave—
We do not ask Thee, Lord, that Thou
shouldst save
Us from the cup of sorrow; nor that
Thou

Shouldst give to us those glittering
treasures, now,
Of fame and love and gold—the pre-
cious store
That men count wealth and happi-
ness. Before
Ofttimes we knelt in anguish, and to
Thee
Prayed for these things—like little
children, we,
Beggings for harmful sweets: Lord,
now we ask
Grace for the day; strength for the
given task.

—Celia Myrover Robinson.

At the Year's End

At the year's end one saw before him
rise
Phantasmal presences. The first
outcried,
"I am the love that once you de-
fied!"
"And I," the second said, with mock-
ing sighs,
"Am that ambition which, in splendid
guise,
Both day and night was ever by
your side."
"And I," a third exclaimed, re-
proachful-eyed,

"Am that fair faith you cherished,
precious woe."
He met their glances levelly, aware
That each had uttered naught save
truth, and yet
He felt no smarting of remorse's
stings.
'Tis thus with those brave souls who
stair by stair
Ascend the years above all vain
regret
To the triumphant heights of
better things.

—By Clinton Scottard, in *New England Magazine*.

Evening

At morn the distant danger signals
flying
Told of a storm to be;
The noon at eve shown through a
clearing sky;
The storm had blown to sea.

And so with many ills that dark the
morning;
That threaten you and me—
At eve, despite the danger signal's
warning,
The ills have blown to sea.

—Miss Putnam, in *National Magazine*.

Guarding the Interests of Our Working Girls

By Helen Parker

OF the many religious and phil-
anthropic organizations of to-
day, none have so many great
and reasonable claims on the in-
terest and support of our busi-
ness men as the Young Women's
Christian Association. The direct
bearing of its work on the
business life of our cities, its
wide range and the practical results
of its efforts should commend it to
all business men who desire improved
conditions for the wage-earning wo-
men—to which class one in every ten
belongs—and more efficient and in-
telligent service from them.

The departments of the work of the
association which ought, at once,
most strongly to commend themselves,
are the educational work and the
boarding homes. That they are al-
ready so doing is clearly shown by
the magnificent gifts received by the
association in the United States from
the wealthy men, to which reference
will be made later.

In the boarding homes, which are
being opened in all our cities and
towns, wage-earning women and
girls, students, teachers and women
traveling alone, are provided at a rea-
sonable cost with comfortable bed-
rooms, good food, well-cooked and
neatly served, and reading-room and
sitting-room. The value of this can
only be estimated correctly by one
who has made a personal investiga-
tion of the accommodation available
at present. The advance in the price
of all articles of consumption has
made it impossible for the private
housekeeper, buying in small quanti-
ties, to realize any profit from board-
ers. The number of good homes open
to the hundreds of girls who come to
our cities, is, therefore, few, and
many are obliged to accept inferior
lodgings, and depend on the cheap
restaurants for food.

No woman can do efficient work
unless she is comfortably housed and

well nourished. Her nervous organ-
ism demands much rest and comfort
in her leisure hours, and many of the
irritating disabilities of the busi-
ness-day may be traced directly
to the unfavorable conditions of
her home life. Manners and morals
also suffer, especially in the
case of the younger girls who are
leaving home care for the first time.
In the rough-and-tumble existence,
many of the graces of womanhood
are lost. Nor is this loss individual,
solely. These girls become the wives
and mothers of our land, and what
they lose in refinement, or grace, be-
comes an irreparable national loss.
Moreover, business men know, as no
woman can, the pitfalls and snares
which lie thick around our girls, and
their latent chivalry must respond
quickly to the efforts the association
is making to shelter and save these
girls from the breath of wrong, to
surround them with the sweetest at-
mosphere, and to provide guidance
in times of perplexity, and tender
care in hours of weariness or illness.

Another feature of the work is that
it is essentially self-supporting. Given
the initial expense, the homes and
classes quickly become self-sustain-
ing, and a large asset in the economy
of a city. The work of the Toronto
association is an instance of this
truth. Sixteen years ago the home
was removed from Duchess street to
the new building erected on Elm
street, at a cost of about \$50,000.
This debt has been reduced to \$5,000
and there has been established the
Southern branch, on Richmond street,
the Simcoe street boarding-home and
the Parkdale branch. The latter has
recently opened a boarding-home
and classes in domestic science, phys-
ical culture, literature and Bible
study. In these buildings two hun-
dred girls have had a permanent
home for many months. Many more
have spent periods varying from one

week to six, and above 2,100 "transients" have passed through Elm street home alone this year, more than twice as many having been turned away.

Nor can the business man afford to ignore the educational work of the association. It is planned for and reaches the young women in offices and shops, who eagerly sacrifice their leisure hours to gain, through the classes formed for them, wider knowledge, and greater efficiency in their own work. For the teacher there are no more inspiring students than these earnest girls in the classes in literature, history, domestic science, dress-making, millinery, stenography, designing and gymnastics. In the Cleveland association there are 300 in the dressmaking classes alone. In Toronto the total number attending all the classes during the past year has been one thousand and twenty. A visit to the classes in the Guild Rooms in Toronto, under the care of the Young Woman's Christian Guild, which is affiliated with the Dominion Council, would do more than any words to establish the claims of the work.

In all manufacturing cities The Association has an Industrial Secretary who visits the factories regularly, establishing when possible, Rest and Lunch Rooms, holding meetings, forming classes, securing boarding homes, coming into close touch with the girls, and bringing them into vital relations with the association. In Toronto alone there are over thirty-five thousand girls in factories.

Most of the Associations have also a "Retreat," a home into which those who have fallen in the way are taken and gently led up to new life, new hope, and new effort. Then there is "Travellers' Aid," by which a worker in uniform and badge meets every train to direct strangers to safe and comfortable homes, and no one who has landed unaccompanied in a strange city can ever remember without gratitude the little black figure with the kind welcome and deep interest. In Montreal over one thousand were thus helped during the

past year, while Winnipeg and Vancouver have done equally well.

No allusion has been made to the religious side of the work, for the reason that the key note of all the work is that which rang out so clear and strong in the 5th recommendation to the National Committee by Mrs. Gidding at the third International Conference of the association, "That we remember that the supreme aim of all association work is to bring the claims of Christ and His service before all young women." The basis of the work in the homes and the classes is essentially spiritual, but is as broad as the Author and Finisher of our faith has laid it. The association is not a church—it is not a substitute for the church, and in no sense should it conflict with the church. Its mission is to reach also the thousands who to-day are outside the church, and to awaken in all a living interest in the one thing needful—to lead our young women to the place of purity and power which they must reach and hold if our country is to become great. The rock-bed of any country is its religious life, and above all other things, is it necessary that our young women become Christians in the broadest and best sense. The plan for Bible study arranged by the association is one of the means to this end and with the growth in the membership of these classes has come a great earnestness in the life of the members.

The work of the association in the colleges, though distinct, follows closely the same lines, and has been one of the greatest forces in the lives of the students. The Registrar of Wellesley College on being asked what she considered the greatest moral force in the college life of the students, said that, somewhat reluctantly, she was obliged to acknowledge that the Young Women's Christian Association was this strongest moral power.

The wide sweep of the work must thrill the hearts of men who delight in things magnificent. At the third meeting of the International Conference already mentioned, a company

of five hundred and nine delegates assembled, representing twenty-one countries and three hundred and seventy thousand members. French, German and English were the languages used at the conferences, but many others were heard in the passages and in committee meetings, a reminder of the world-wide sweep of the work of the association. From Los Angeles, Canada, all parts of the United States, Egypt, Russia, India, Japan, Hungary, Denmark, Athens, China, Sweden—from all parts of the earth came delegates and reports.

The first of these presented was

and a secretary who assists at times in the city department. A feature of special interest was sending out in the fall of 1904 our first foreign secretary, Miss A. C. MacDonald, to Japan. Miss MacDonald is supported by the city and college associations of Canada, and has recently received the appointment of national secretary for Japan.

The immediate extension of the work in Western Canada is imperative. In many of the cities and towns there are at the present moment hundreds of young women without suitable or safe home accommodation



Head Quarters of the Young Women's Christian Association, Toronto

that of our own earnest Dominion secretary, from whose report we quote: "The Canadian association has enrolled in the membership between 5,000 and 6,000, and extends from the Atlantic to the Pacific, and comprises forty-eight associations, (six have since been added), twenty-one city associations, twenty-six college and one village. These are all united in the Dominion Council of the Young Women's Christian Association of Canada. The growth of the work has made it necessary for the Dominion Council to increase the staff of its workers. There is now a general secretary, a college secretary

and their number is being continually augmented. They are bearing hardships and facing temptations of which we have no conception. In Winnipeg, an effort is being made to provide a suitable building at a cost of \$75,000. A meeting of the prominent men, presided over by Mayor Ashdown, gathered to hear the claims of the work. At Brandon a similar meeting was held and it was unanimously decided to organize a local association immediately.

The work which lies before the association in Toronto is very great. The demand for accommodation in the homes for the young women in

business far exceeds the provision. More than three-fourths of those requiring such must now be turned away. A student's home is an immediate necessity. It is not fitting that we should call to our city hundreds of girls for education and culture, and fail to provide for each the strongest and most powerful educational forces as well as the first necessity, for every woman a comfortable and refined home. Such a building could be used in the summer to accommodate ladies traveling alone. The industrial secretary requires assistance and means to carry on her work more efficiently. A new gymnasium is required for the city, a new boarding house and building for educational work in Parkdale.

These needs are great and are pressing heavily on the hearts of all those interested in the lives of our girls and the future of Canada. It

is not a local work, it reaches far and wide, for there are few towns or districts which have not their representatives among the girls in our cities requiring just such advantages as the association provides.

So strongly has the work appealed to many men of means in the United States that several of the associations now possess, through their liberality, boarding-homes and educational centres of wonderful efficiency. Duluth association thus gratefully acknowledges a gift of \$100,000 from one of her citizens; Cleveland \$150,000, and Pittsburgh a gift of \$250,000. Will not some of our men do for the Canadian association what is being done so magnificently by the men on the other side of the line, and so give this great work a forward movement during the coming year?

DON'T LET FEAR RUIN BUSINESS

OF what earthly use is a soldier who drops his musket and takes to his heels at the first onslaught of the enemy? Where would a nation end with an army of such soldiers? Where a business?

At present this country stands face to face with a most absurd enemy, who came like a bolt from a clear sky and wholly without cause.

That enemy is Fear.

Are you a goud fighter or are you a coward? Are you going to lay down arms before this imaginary fictitious apparition, or are you going to "march breast forward" and help break down this fear in the minds of your customers?

There is no reason why merchants or anyone else should be alarmed. The backbone and foundation of this nation is its integrity and natural resources, which are in most superb condition. In fact, the land "flows with milk and honey." The only trouble is the people (some of them) are scared stiff.

And about what? Absolutely nothing. It's just like a cry of fire in an opera house where no fire exists.

Fear is no person, place, or thing. It has no actual cause—no real power. In the presence of confidence it becomes absolute nothingness and vanishes as darkness before the light.

When a snag is blown out of a river by dynamite the noise creates excitement, but the snag being removed leaves the river clear. Several snags are being removed from the "financial river," but the explosions should cause no alarm. While the snags removed this country's prosperity will flow on greater and more powerful than ever.

Which side are you fighting on—fear or confidence? Every word you speak, every thought you think, has power for good or evil. Think it over and be an optimist.

Mr. Frank Munsey

By J.B.M.

THE following article is one of the most interesting stories that has appeared in any magazine for many a day. It is a sequel to an address to the Canadian Press Association at Ottawa on "Getting on in Journalism," delivered nearly eleven years ago. It tells how one of the great one-man concerns—for Mr. Munsey is the sole owner—has been built up. Among the many millions who know him only as a publisher, few know what manner of man he is.

Mr. Munsey is a native of Maine, of ancestors in which the Scotch-Irish Puritan predominates—a combination and a State which have produced some of the best men in the new world. He inherited great firmness which gave him the will and perseverance to overcome the disheartening difficulties he has encountered. And this firmness must have been tempered by a splendid home training which strongly developed his conscientiousness. In fact, a high sense of honor which stands out the more clearly in its modern business surroundings, seems to be his most prominent characteristic. Mr. Munsey's success is due to two factors. He gave the readers what he knew they wanted, and not what necessarily interested himself; and he gave it to them at cheap prices. To the latter is due his financial success. He effected economies in paper and printing. The profits thus earned he at once put into other improvements in the magazines and the plant. To-day he is so far ahead that rival publishers would have to spend millions to overtake him and even then the chances are very much against them. Ten years ago each sheet of paper was handled by at least seven persons and the majority of the magazines are still turned out in this way. Now the Munsey's are printed from a roll, folded, gathered, stitched and covered by almost one continuous opera-

tion. Much of this machinery is not duplicated anywhere. He spares no expense when labor saving machinery is in question. He has been known to give orders for over \$200,000 worth of presses to replace those not a year old. Many of the improvements were suggested by himself. All this success is not due to a special faculty for publishing or machinery. If Mr. Munsey had gone into rail-roading his improvements would have made the line the most popular route in North America, and he would have effected economies that would make a one cent passenger rate look like extortion.

The net profits shown in the article do not represent Mr. Munsey's entire income. He has other interests which bring him fully \$300,000 a year more, which some day may turn in quite as much as does his publishing. While this immense annual revenue must put him in a class with not more than 25 others in the States, he differs from nearly all of them in having attained this position unaided by friends or money. The others have had the benefit of the inspiration, experience and the enormous capital provided for them by shareholders and financial institutions. Mr. Munsey cares little for money itself, and does not regard it as the measure of his success, nearly all of his profit goes into the improvement and extension of his interests. Of his personal expenditure fully three-fourths is devoted to giving pleasure to his friends. He is particularly loyal to the companions of his boyhood and early business years, and he is generous to a fault.

Mr. Munsey is unmarried and occupies a modest but magnificently furnished apartments in Sherry's, New York. It is in the quiet of these rooms where he develops the ideas that have made him. He rises early and is

usually at his office soon after eight. Unlike most plodders, he is a lightning worker. His staff never know what to expect from him. All his great moves have struck them like a thunderbolt. What takes the average publisher months to get under way,

this slide. Their environment and characteristics have been entirely different. Both the latter had preparatory training under friends who showed them the way to success, and they had liberal capital to start them. They gained and now hold attention



FRANK MUNSEY
America's Greatest Magazine Publisher.

Munsey has going in a week. And his preparation is thorough; he provides for the smallest detail, and often sets right his own highly paid experts. Conservatism is often made between Munsey and the two other stars in the publishing world, Harmsworth, in England, and Hearst, on

by sensational appeals to the prejudices of the masses. Munsey learned and did everything unaided. He never appeals to the prejudices, but always to the good taste and good sense of the people. With him sensation must always give way to accuracy.

Founding The Munsey Publishing House

By Frank Munsey

QUARTER-CENTURY milestones are important alike in the lives of men and magazines. With men there are rarely more than three such milestones, and few magazines ever reach the first one. The *Argosy* is one of these few. The December issue completes the twenty-fifth year of its life of continuous publication. There have been no breaks, no missing numbers, and each issue has come out on time.

Not many magazine readers realize that the *Argosy*, with its quarter century of life is to-day one of the three oldest magazines of any considerable circulation. The two that antedate it are Harper's and the Century, and in a way, the *Argosy* is much older than either of these. That is to say, it is older in the blood that flows in its veins, as it absorbed and amalgamated with itself the two oldest magazines in America—Godey's and Peterson's—both of which were issued in Philadelphia, and which, in their day, occupied an important place in the periodical literature of the country.

To talk of the early days of the *Argosy* and to say anything worth the saying, must be to talk of myself, because the *Argosy*, in its inception and development, grew out of my very life. This statement must serve as an apology for talking of myself as I talk of the *Argosy* in this reminiscence, for it is a reminiscence—just a fireside talk of the old days, and of some of those in between, that bridge over to the present time.

The *Argosy* has not always been a magazine. It was started as an illustrated weekly paper for boys and girls and consisted of eight pages, the size of page being the same as that of the *Youth's Companion*. The first issue came out on Saturday, December, 2, 1882, bearing date of December 9—one week ahead of the day of issue. This method of dating ahead was in

vogue with the weeklies of that period, and to a modified extent is in vogue with the magazines of to-day.

In the first issue there were two serial stories—one by that delightful writer for boys and girls, Horatio Alger, jr., and a second by another well-known and popular juvenile author, Edward S. Ellis. Mr. Ellis had recently retired from the editorship of *Golden Days*, which I believe he inspired, and which, under his guidance and the clever handling of its publisher, Mr. James Elversson, of Philadelphia, became a great favorite with the boys and girls of that day.

So far I have been talking chiefly of the *Argosy*, to the neglect of myself. It might be well to go back a little farther, however, because the foundation, the germ thought of the *Argosy*, had its origin with me. And in this little talk we want to get at the beginning of things, the reason why.

It is probable that I never should have found myself in the publishing business but for the fact that the general manager of the Western Union Telegraph Company sent me to Augusta, Maine, to take the management of their office in that city. I was a youngster at that time, with life before me, and with an insatiable ambition. I had picked up telegraphy and was using it as a stepping-stone to something better, as a means to an end. But to get out of one kind of activity and into another, for which one has no special training, is not easy. I learned this fact through bitter disappointment and many heartaches. The four walls of a telegraph office were to me as a cage to a tiger yearning for the boundless freedom of the jungle.

As Augusta was the capital of the State, and as I lived at the hotel where most of the legislative and other State officers stayed, I very soon acquired a pretty good knowledge of the strong men of the entire commonwealth.

Their lives had scope; mine had none. I chafed bitterly under the limited possibilities of my environment, where ambition, and energy, and aspiration, counted for little. My very soul cried out for an opportunity to carve out for myself a bigger life.

I lost no chance to make the acquaintance of men prominent in business and in public affairs, through whom I sought the opportunity to throw my life and energy into the work that they had in hand. I knew at that time, as well as I know now, that I could do things. But the opening did not come my way. There were always sons or relatives, or people of political influence, who stood before me in line for the place.

I was pretty nearly as good a business man at that age, even, as I am now, and the tantalizing part of it was I knew it. It was more than a conviction with me. It was a certainty. I was so sure of myself that I would willingly have given ten years of my life, without compensation, for a chance with some of the big concerns of the country—rail-roading, steel-manufacturing, shipping, banking, or any of the great staple industries.

The thought of immediate money had no weight with me, no consideration. It was the future I wanted, and with it the big world, where things are done in a big way.

General manager of the Western Union Telegraph Company I was naturally more or less associated with the daily press and with the other publishing interests of Augusta, which at that time was the largest publishing centre in America for a certain kind of rather indifferent, chrome-circulated periodicals. This was the great business of the city, completely overshadowing anything else, and making vastly more money than anything else. Moreover, it had about it an element of romance and picturesque interest that was startlingly and abnormally interesting because of the smallness of the town.

The publishing germ gradually got into my blood, and as visions of railroad management, of steel-manufac-

turing, of merchandising in a big way, of banking, and of other alluring enterprises receded, my thoughts focused more and more on the publishing business, until at last I lived and breathed in the publishing world. I did my work at the office mechanically, meanwhile dreaming great dreams to the tune of the printing-press.

After locating in Augusta myself, I secured for one of my schoolboy chums a place with the chief publishing-house there. Two or three years later, when he had gained a pretty good knowledge of the business, he obtained a position in New York in a somewhat similar concern, at a very handsome advance in salary. Through him, as well as through my intimate acquaintance with the proprietors of the various publishing establishments in Augusta, I had absorbed a considerable superficial knowledge of publishing. So, in working up plans for a publication of my own, I was able to give them the semblance of practicality. Yet what I knew of actual publishing was just enough to be dangerous.

But to start without capital was a pretty difficult problem, and especially to start in New York, and my ambition was to locate there and to issue a publication of good grade. The capitalists of New England are not wont to take long chances. They are wise in frugality and safety. An enterprise so hazardous as publishing, and managed by a man who had had no practical experience, did not appeal to them. Capitalists of small degree, and some of larger degree listened, however, with polite courtesy to my carefully worked out plans for the Argosy. You see, I had already got as far as a name, and that little bit of crystallization was worth something as a nucleus.

Finally I presented my plans to a man more daring than the rest, who listened to what I had to say with a kind of interest that gave me hope. He was a stock broker in a small way, necessarily in a small way in a town of that size. But stock brokerage in its very nature, whether little or big,

is so thoroughly a chance game that anything extra-hazardous is apt to appeal to a man engaged in it.

The result of this interview, and of many that followed, was the formation of a partnership between the Augusta broker, my friend in New York, and myself, the purpose of which was to begin the publication of the Argosy, precisely as I had planned. The capital of the concern was to consist of four thousand dollars, twenty-five hundred of which he was to put in—five hundred of this amount being in the shape of a loan to me, to add to five hundred I already had—making my interest in the company one thousand dollars, or one-quarter of the capital stock. The remaining quarter was to be taken by the New York partner.

Four thousand dollars! The overwhelming assurance, the audacious hope, the infinite nerve of this proposition astounded me to-day, as I look back upon it and know what real publishing means in a town like New York—publishing that has the pretense to reach out for national support! But on such a slender possibility I threw away a certainty, cut myself off from friends and associates, and plunged into this great whirlpool of strenuous activity, with a confidence and courage that knew no limitations.

It was pathetic, pitiable even, and the more so because I had barely landed here when I discovered that my plans for the Argosy were hopeless. A day's investigation made it clear that the information which had been furnished me, and on which I had based my calculations, was of a hearsay nature. It was worthless, and the difference between these worthless "facts" and the facts I dug out for myself was sufficient to make the whole proposition impracticable and impossible. All had to be discarded—the plans and figures and fancies of anxious months swept away in an instant.

It didn't take me very long to realize what failure meant to me. It meant just what everybody in Augusta had said it would mean. I had

carefully concealed the fact that I was going to leave the city until the very day I started for New York. I gave an interview to a reporter of the Kennebec Journal, who was a very good friend of mine, and who was of so optimistic a turn of mind that the picture he drew of my forthcoming enterprise eclipsed even my own over-sanguine fancies. This account served to heighten for the pessimistic community the ridiculous phase of the whole undertaking.

And while I say pessimistic, I don't say it with any sense of reflection on the people of August. On the contrary, their view was sound and normal. After an experience of a quarter century, knowing the business as I know it, and having gone through it as I have gone through it, I doubt if there was more than one chance in a good many millions of my winning out in the publishing business, starting as I started. I was "up against it" good and hard, and I then learned for the first time the meaning of a sleepless night with that indescribable kind of heartache which makes a man feel that the foundations of everything have given way.

There was no turning back. The bridges had been burned behind me, and if they hadn't been, I wouldn't have gone back. Nothing could have induced me to go back. After a day or two of thoughts—that kind of intense thought which digs deep furrows into a man's soul—I pulled myself together, and worked out new and simplified plans for the Argosy which showed some margin of profit. The original scheme called for an entirely different shape of publication, with lithographed covers and many illustrations.

With my new plans perfected, I engaged a little room for an office, bought an eight-dollar table and a couple of cheap wooden chairs, paper, pens and ink. I had a basis to work from now. One cannot do much without a focusing-point.

And now a second jolt that was worse than the first. My arrangement with my Augusta partner was that he would forward the twenty-five

hundred dollars as soon as I called for it. I wrote for the remittance, but to my amazement he ignored the whole transaction. He had evidently taken fright at what everybody said would happen to me and my enterprise. Relying with childlike faith on this agreement, I had spent over five hundred dollars of my own money before leaving August in the purchase of manuscripts for the Argosy. So, on landing in New York, I had with me a gripful of manuscripts and about forty dollars in cash.

My failure to get the twenty-five hundred dollars, following hot upon the heels of the first jolt, began to suggest to my inexperienced mind something of the game I had tackled. The money in my trousers pocket wouldn't keep me going very long in New York. The new plans looked hopeful, but without this twenty-five hundred, the thousand dollars of my friend here in New York meant nothing, so we dissolved our fleeting partnership, and he kept his savings.

Being free to make other connections, I took my scheme to a publisher, who became interested in it and who finally suggested that I should turn over my proposed publication to him and let him bring it out in his own name, retaining me as its editor and manager. This arrangement went into effect, and on the 2nd of December, 1882, as I have already said, the first issue of the Argosy appeared, just two months and nine days after I had landed in New York—rather quick work, in view of the kaleidoscopic changes that followed my coming to the metropolis.

As all luck would have it for the Argosy, however, at the end of five months its publisher became generally involved, and failed. This was a third crisis, and the worst of the three.

My very life was centred in the work I had undertaken. I had been putting eighteen hours a day into it. I had been working with the most intense interest and keenest enthusiasm. The crash came like a bolt from the blue, and again left me pretty nearly high and dry, with but a few dollars in my pocket, as I had drawn only so much

of my salary as I needed for my slight expenses.

That was a time of awful suspense, while the Argosy was in the hands of the receiver. Once it came pretty near being blotted out when it was offered to a rival publisher, who, if he had taken it over, would have merged it with his own publication. That was a close call, and it had a good many other close calls at that period.

In the end the situation cleared up in this way: I gave my claim against the house, amounting to something more than one thousand dollars, for the good-will of the Argosy. Then there began such a struggle as no man is justified in undertaking.

I had no capital, and no means of raising any. A bad phase of the matter was that a good many subscriptions had been received, and the money used up. These subscriptions had to be carried out—that is, papers had to be printed and mailed every week to the end of the term paid for. No one had any faith in the Argosy, or believed it possible that I could pull it through. I could get no credit anywhere. The proposition was too risky for the paper dealer, for the printer, and, in fact, for every one from whom I purchased supplies.

From a friend of mine in Maine I borrowed three hundred dollars, and what a tremendous amount of money it seemed! Not only every dollar, but every cent of that three hundred dollars counted vitally in the continuance, the keeping alive of the Argosy. And keeping it alive was about all I could hope to do, and about all I did do, for a good many months. It was then that I learned the publishing business basically, learned it as I never could have learned it under other circumstances, learned it in all its economies, in all its shadings and delicacies of shadings.

It was summer, when the publishing business is at its worst, when few subscriptions are coming in, and reading is at its lowest ebb. I was everything from editor and publisher down to office boy. And editor with me meant writer and contributor as well. I

wrote much of the paper myself—freshened and brought up to date old things that had been published years before. They were not quite so good as new material, but they were a great deal better than nothing. The main thought with me was keeping the paper alive, for so long as there was life there were possibilities, and in possibilities there was to me a kind of sustaining hope.

It would be a long story to tell the details of the awful struggle that ensued during the following months, and, in fact, during the three or four following years. There were many times—hundreds of times, I might almost say—when it seemed as if another number of the Argosy could not be produced. But with a determination to keep it alive at all hazards, a determination that amounted almost to an insane passion, I went on, and on, confronting defeat on every hand and yet never recognizing it.

The advantage of this purchase, over starting anew, lay in the fact that it was a start—a beginning. It was no longer a matter of discussion whether to make the plunge or not. The plunge had been taken, and now it was a question of swim out or sink. Many good things never get started. They die in the chrysalis stage of discussion.

But beyond the mere start, coming into possession of the Argosy with the odium of failure attached to it was an emphatic disadvantage. It was years before this disadvantage faded away and was lost in the rosy tints of seeming success. Everything considered, it were far better that I had let the Argosy die then and there and started a new publication later on, if still foolishly wedded to the idea of publishing. Seeing it as I see it now, after years of experience, and knowing the poverty and struggle of it all, I am certain that even as a foundation on which to build it was worse than nothing.

Moreover, I know now that of all the deadly schemes for publishing, that of juvenile publishing is the worst. It is hopeless. There is nothing in it—no foundation to it. One

never has a circulation that stays with him, for as the boys and girls mature they take adult periodicals. It is a question of building new all the while. Then again, the advertiser has no use for such mediums. He wants to talk to money-spenders—not dependents, not children.

At the end of a few years I began to get a little credit. The fact that the Argosy had appeared regularly week after week without a break, and that I had managed to keep it alive, began to inspire a mild confidence in the enterprise. And this credit was strengthened by the sincerity and energy I was putting into the work.

No man ever guarded credit more sacredly than did I. I had waited a long time for it. It was capital at last, and with this capital I began improving the Argosy and reaching out for a wider circulation. And wider circulation, under right conditions, naturally follows improvement in the publication itself.

In the winter of 1886 I wrote my second serial story for the Argosy, to which I gave the title, "Afloat in a Great City." I have never worked harder on anything than I did on that story, to put into it elements of dramatic interest that would get a grip on the reader. I wrote and rewrote the early chapters many times. It was midnight toil—work done by candle-light, after long days of struggle at the office. I wrote that story with a special purpose. I wanted something to advertise, and I put my faith to the test by plunging on it to the extent of ten thousand dollars.

I had never advertised before, because I neither had the means nor the credit with which to do it. I owed at this time something like five thousand dollars, and this advertising increased my indebtedness to fifteen or sixteen thousand dollars. I put out one hundred thousand sample copies containing the first instalment of my story. These I had distributed from house to house in New York, Brooklyn and near-by sections.

Prior to this time the Argosy had made no permanent headway. Sometimes it was a little over the paying

line, but more frequently on the wrong side, as is evidenced by the fact of my indebtedness. And there is no point in the whole publishing business that is so alluring and so dangerous as being on the verge of paying. It is right here that more blasted hopes and wrecked fortunes are to be found than anywhere else.

The result of this advertising brought new life to the *Argosy*, so far increasing its circulation that it began netting a profit of one hundred dollars a week. Battered and worn by four years of toil and disappointment, with never a vacation, never a day for play, and rarely a night at the theatre, I could with difficulty realize that the *Argosy* was actually bringing me in a clean hundred dollars a week. But it was not real profit, for the advertising bills were not yet paid.

I say I wrote that story in the winter. I should have said I began it in the winter and went on with it as it was published from week to week during the spring and summer.

The success of the spring advertising pointed the way to a greater success in the fall, and beginning with the reading season I threw myself into a circulation-building campaign that in its intensity and ferocity crowded a life's work into a few months.

My first move was to enlarge the *Argosy* from eight pages to sixteen, increasing the price from five cents a copy to six, and from one dollar and seventy-five cents a year to three dollars. The original *Argosy*—or, I should say the Golden *Argosy*, for that was the name by which it was christened and which it still bore—had had four years of life, without change of make-up. This doubling up in size, and the improvements that went into effect with the fifth volume, were about as daring as the campaign that followed, considering the fact that I was still working without actual capital, and that I had an indebtedness of something like twelve thousand dollars.

I spent in the following five months ninety-five thousand dollars in advertising the *Argosy*. I put out eleven million five hundred thousand sample

copies. I covered the country with traveling men from Maine to Nebraska, and from New Orleans to St. Paul. Beyond Nebraska I used the mails. I kept fifteen to twenty men on the road, and each man employed from one to a dozen helpers in distributing these sample sheets. I had no organization at the time, no trained editorial force, no bookkeeper, and until then I had never had in my office a stenographer and typewriter.

I laid out routes for the men, determined just how many sample sheets should go into each town, and sent every man a daily letter designed to fill him with enthusiasm and ginger. I not only wrote to these men, but I wrote to newsdealers everywhere, and saw that they were amply supplied with the issue containing the continuation of the serial stories begun in the sample copies. In the main, I did my own editorial work, I kept my own accounts, I looked after the manufacturing, I bought the paper, I attended to the shipping, and to freight-bills, and, with all this, I did the financing—ninety-five thousand dollars in financing in five months—in addition to the twelve thousand I owed at the start.

The expenses of men on the road, of freights, expressage, shipping, printing and binding, with office and editorial expenses, literally chewed up money. The circulation was going up at a whirlwind pace, but the more the business grew, the more money it took to operate it.

Of course my income was increasing proportionately with the increase in circulation. But this did not pay for the cost of the eleven and a half million sample copies, nor did it pay the men who were distributing them from house to house all over the country.

I bought paper on time, I bought everything I could get on time. The very audacity of it all gave me credit, and more and more credit all the while. But merciful heavens, how the bills fell due, how the notes fell due! The cry from in town and out of town, from men on the road, and from all the four corners of the earth,

and in a thousand voices, was money, money, money! The whole world had gone money mad. We were living over a powder-mine and every minute brought a sensation—brought dozens of them, brought one hot upon another.

Five years of poverty, five years of awful struggle, and now the earth was mine—rich at last, richer than I had ever dreamed of being—a thousand dollars a week net, and every week adding to it by leaps and bounds—fifty thousand dollars a year and all mine—next week sixty thousand, then seventy, and a hundred—a million, maybe—great heavens, and it was all real!

Then the powder-mine, the dynamite, the explosion, failure, disgrace, a fortune swept away, and all for the want of ready money to carry on the work. Gambling? No, never for a minute. It was sound to the centre; right to the rim. And I had it in hand, on the very tips of my fingers—knew every move in the game—the bounding forward of the circulation proved it, the gold coming in proved it.

But the money to work it out, thousands of dollars every day? Where could I get it? How could I get it? And it meant riches, power, position, the world, the great big world!

With all these thoughts, these feelings, and a thousand others, and the work and the energizing of everybody, the enthusing of everybody, and the tension and intensity of it all, it was one great, dizzy, dazzling, glorious intoxication.

I was never a genius at borrowing money. The extent of my discounts during this period did not at any one time exceed eight thousand dollars at most. But somehow, some way, I always managed to get together the money to keep the wheels moving, to pay my help, and to throttle disaster.

During this campaign any one branch of my business was dramatic enough, and exacting enough on the nerves and physical endurance, to satisfy any normal man. But every branch was mine. The sensations all focused with me.

And in the very centre of this frenzy, when the fight was hottest, I plunged in on another serial story. Night work? Of course it was night work, midnight work, but I had to have it—I wanted it for advertising.

I called the story "The Boy Broker." It alone added twenty thousand to the circulation. Six thousand words a week dragged out of me—dragged out at night after the awful activities of the day—a complete switch from red-hot actualities to the world of fancy, where by sheer will force I centred my thoughts on creative work and compelled myself to produce the copy. What a winter, what awful chances, and what a strain on vital energy and human endurance!

At the close of this campaign, early in May, 1887, the *Argosy* had reached the splendid circulation of one hundred and fifteen thousand copies, and was paying me a net income of fifteen hundred dollars a week. But my ambition was to build bigger, and to build stronger.

With the opening of the next reading season, in the fall of 1887, I spent twenty thousand dollars, and then abruptly stopped my advertising campaign. Something was wrong. I didn't know what it was. I assumed that the trouble was with juvenile papers, for the *Argosy* was not alone in its lack of response to the efforts of publishers.

At a loss to know what to do to increase circulation, I bent every energy on trying to hold what we had. I couldn't do it. It was not possible to do it. The tide had set against the *Argosy*, and was forcing it down the stream, despite all efforts to the contrary.

When one is up against it, there is virtue in doing something. In activity—just plain, hopeless drifting—is the limit of imbecility. In trying something new one has a chance. However remote that chance may be it is a long way better than passive death.

As a possible means of stemming the tide, I made another radical change in the *Argosy*, this time beginning with the seventh volume. I

reduced the size of the page, and increased the number of pages from sixteen to thirty-six, adding a cover—a new phase of dignity the *Argosy* had not hitherto enjoyed. And, by the way, in this last change the *Argosy*, strangely enough, pretty nearly resembled the original scheme I had had for it when I came to New York.

The price of this third type of *Argosy* was again advanced, from six cents a copy to ten, and from three dollars a year to four. It was with this change that the word "Golden" in the title of the publication was dropped. But the new form did not give me the sustained patronage I thought it might possibly secure. It showed encouraging vigor at first, but after a while began to sag as before.

However, as the *Argosy* was still bringing in a good deal of money, I reasoned that if it would hold out until I could establish an adult weekly, I should be all right, and could afford to see the *Argosy* fall by the wayside. I wasn't so keen about the *Argosy* now, as I was about making a success as a publisher. The more I reasoned on the problem, the more I felt convinced that the hand of death had fallen upon the juvenile paper. It did not occur to me that this condition had any bearing on adult publications. So, backing my conclusions, in February, 1889, I brought out an adult weekly which I called *Munsey's Weekly*, and which was the predecessor of *Munsey's Magazine*.

There is a whole story in itself in *Munsey's Weekly*. But it is not germane to the *Argosy* story, beyond the fact that it is a link in the chain leading up to *Munsey's Magazine*. It lasted two years and a half, having cost me over one hundred thousand dollars in money and many times this sum in wear and tear, in disappointments, in lost opportunities, and in the pursuit of a blind trail.

Munsey's Weekly acted the part of a yellow dog from the first to the last, and it had a good running mate in the *Argosy*. Beginning with the launching of *Munsey's Weekly* in the spring of 1889, I entered upon one of the most trying periods of my life, which

covered five very long years. I had thought myself well out of the woods a year or two before, but as a matter of fact had never actually reached the clearing. When a man hasn't anything he is in a more enviable position than we are wont to suppose. He is down to bed-rock, and there is no tumble coming to him.

This is about how it stood with me during the first three or four years of my publishing career here in New York. But later on, when I "got somewhere," got where I had known what a really princely income meant, got what I had worked for so hard, and then saw it all crumble away, and realized that I was unable to stay the process of decay—then it was that I got a new kind of sensation. It was a good deal worse than poverty in the raw. In fact, there are few things that are quite so bad as poverty in opulence.

Often during this wretched period when I was down in the slough I thanked my stars that I hadn't done any splurging, that I hadn't cut out for myself a great big expense to live up to. I hadn't gone beyond living comfortably and well in a good hotel. But when things were at their worst, I used to look back on my eight-dollar-a-week boarding-house with a considerable degree of longing, and I sometimes wished I had never left it.

I now began to realize that, relatively, the *Argosy* wasn't such a very bad kind of a yellow dog after all. However undesirable a thing may be, it always seems less undesirable when there are others of its kind equally bad.

It was two years after starting *Munsey's Weekly* that the real facts of the situation became clear to me. I think, in justice to myself, I may say that I was one of the first men in the publishing business to realize that the weekly publication was a "dead cock in the pit." There are always isolated exceptions in all things, and there are a few of these in the case of the weekly paper, even to-day. Most of them, however, can be accounted for by the activity and fertility of the business office, rather than on the assumption

that they represent a genuine and spontaneous circulation.

Up to a quarter of a century ago the weekly paper was a great feature in the publishing business of America, as it is to-day in Europe. But the incoming of the great big Sunday newspaper meant the outgoing of the weekly with us. In England they have nothing like our Sunday papers, consequently the weekly over there still thrives.

Despite my efforts to hold up the circulation of the *Argosy*, it had dropped, in 1890, to a point where it was no longer profitable. The cost of going to press was too great for the size of the circulation. Some kind of a change was necessary, and this time I simply reduced the number of pages by one-half, and cut the price in two. It had had two years of the four-dollar type without change of form.

Ten months more, and again the *Argosy* had fallen to the non-paying point. Another turn of the kaleidoscope, and it came out once again in a sixteen-page form, with larger pages, but without a cover. This meant a further saving in going to press and in the production of the paper. The price remained the same—two dollars a year, and five cents a copy.

When economy comes in at the door, death follows hard on its heels. Publications are made big by a greater and greater and always greater expenditure. But when they are on wrong lines, outlay and thought and energy will not save them. The *Argosy* was on wrong lines, and nothing could save it, so I molded it to the best purposes of the hour.

It may well be fancied that these many changes injured the *Argosy*, but such is not the fact. The decline and final extinction of all the strictly juvenile papers of that day, with the exception of the *Argosy*, sustains my assertion. And the *Argosy*, in its present strong position, owes its life and its bigness to the changes I put it through, and kept putting it through, until I got it right. With me there has never been anything very terrible

about changing a publication as often as conditions warranted, and in making the change as radical as I pleased.

The history of the *Argosy* is so interwoven with that of *Munsey's Magazine* that the story of one is not complete without something of the story of the other. Each has been dependent on the other, and each, without the other, would not exist to-day.

Munsey's Weekly would not have been started but for the down-fall of the *Argosy*, and the *Argosy* would not have been wrested from death but for *Munsey's Magazine*.

It was in the fall of 1891 that I changed *Munsey's Weekly* to *Munsey's Magazine*. There was little to change except the drops of a wasted fortune. But that little meant a good deal to me. It meant something to work on, something to work out. It had no cash value, yet it served as a nucleus for the beginning of *Munsey's Magazine*, and was the thing that led me into magazine-publishing. But for *Munsey's Weekly*, therefore, there would never have been a *Munsey's Magazine*, and there would have been no other magazines issued by me. It was *Munsey's* that blazed the way for the *Argosy*, and for most of the other magazines of the country as well. It was *Munsey's*, and the others that came in at its price, which created a vast new army of magazine readers, making the magazine a leading factor in the publishing business of the day, and furnishing advertisers with a favorite medium for reaching the people—for the magazine reaches a class to which they specially wish to appeal.

I now found myself in a new business, for magazines were about as unlike weeklies as weeklies were unlike dailies. All my experience had been in the weekly field. Nine years had apparently been wasted—nine years with nothing to show for my work but failure and a great big indebtedness—not failure as the world knows it, for I have never "failed" in the sense of going into bankruptcy. The fault was not with my work. It was as intelligently and as faithfully done then as it has been since that

time. And these "wasted" years were not really wasted. They were training years—preparatory years for the bigger work that we have since done.

Munsey's Magazine was launched at twenty-five cents, and at this price ran for two years, during which period I learned something about magazine-editing and magazine-publishing. I dug deep down into the problem, studying it in all its phases—the magazine itself, the price, and the method of circulating it. It was clear that there was something radically wrong with the magazine business, when out of a population of eighty millions in the United States and Canada there were not over two hundred and fifty thousand regular magazine-buyers.

Had I struck another quicksand? Was the bottom dropping out from under this branch of publishing also? Was the trouble with the magazines themselves, or with the excessive price at which they were selling—twenty-five and thirty-five cents? Or might it be due to both, or to that young giant, the Sunday newspaper, that had crushed out the weekly publications? Had it called time on the magazine as well?

This was about the way the problem looked to me as I analyzed it. Magazines were in danger of being driven from the field. They were emphatically off the key. They seemed to be made for an anemic constituency—not for young, energetic, red-blooded men and women. Editors edited these magazines for themselves, not for the people. That is they gave their readers what they (the editors) thought they ought to have. They were like architects who build a building for the outside rather than the inside—build it for their own glory, rather than to make it serviceable for the uses for which it is designed.

These editors were not men of the world. They didn't mingle with the world—didn't get down to the people and mix with the people. They lived in an artificial literary world, where they saw everything through highly-colored spectacles. There was a woeful

lack of up-to-dateness about these magazines—a woeful lack of human interest.

Meanwhile the Sunday newspapers were becoming absolute monarchs of the situation. They appealed to youth, to middle age, to old age—to the men in the trenches and on the next level above, and up another level and another and another to the very top. Moreover, they had the news interest and the local interest to add to their strength, neither of which was or could be covered by the magazine. Every week the Sunday paper was making marvelous progress with its art features, and every week it added more pages and covered a wider range of subjects. And the price was five cents a copy against twenty-five and thirty-five for the magazines.

There were several attempts to get magazines on their feet at twenty and fifteen cents. But they were weak copies, in the main, of the old magazines, and so made no impression.

In my study of the problem I became convinced that both the price and the magazines were wrong for wide circulation, and I worked out the idea of reducing the price of my magazine to ten cents, and of accompanying this radical change by an equally radical change in the character of the magazine—making a magazine light, bright, timely—a magazine of the people and for the people, with pictures and art and good cheer and human interest throughout.

I took my idea of a ten-cent magazine to the American News Company, who handled all the periodical business of the country. They were, or were thought to be, absolute dictators of the situation. No one had ever succeeded in an effort to circulate a periodical over their heads. This ten-cent price did not find favor with them. They saw nothing in it. It was so small, they said, that there couldn't be margin enough to justify either them or the newsdealer in handling it if anything worth while were to be paid me for the magazine. The manager of the news company insisted that the condition of trade, and the customs of trade, were all

against it. In a word, he considered it an impracticable and impossible scheme.

But I was persistent, and after several interviews I succeeded in getting an offer for the magazine—a price so low that the idea was throttled in its inception, or rather would have been throttled if I had allowed it to drop there. I did not allow it to drop there. Then it was that I decided on a move so dangerous, so impossible, that any other risks I had ever taken in life were infantile beside it. I decided to go over the heads of the American News Company and deal direct with the newsdealers of the country. But how could it be done—was it possible?

It never had been done. Many hundreds of thousands of dollars—millions, even—had been spent in the attempt, and without making a dent on the bulwarks of this giant monopoly. No one who is not familiar with the facts can fancy what this move meant—the fight that it meant. No human being on earth except myself believed I could win out. I had no doubt about it. I was sure I had the combination to the vaults of success. The other fellows who had gone down in the fight hadn't it. They had the money! I had none.

As in the campaign of 1887, I had no money. I had an indebtedness of well-nigh a hundred thousand dollars. But it wasn't money that was to win this fight, if won at all. It was the magazine and the price—the theory of giving the people what they wanted, and giving it to them at the right price. Though I had no money, I still had credit, and this credit had to serve in the place of cash.

How did I get through, how did I meet my pay-roll, how did I pay for anything? I don't know. God only knows. It was a crisis, an awful span of intensity. I had sent out eight or ten thousand circulars to newsdealers, telling them of the change to ten cents, and telling them that they could not get the magazine through the news company. I asked them to send their orders direct to me. I hoped

there would be orders. I expected there would be orders. None came.

Had my reasoning all been wrong? Wouldn't it stand the test of the plumb-line and the level, after all? At this juncture one of the chief officers of the American News Company came up to see me. He brought the olive-branch with him. He wanted to make terms. When the break came between the company and myself, I advised them that they could have Munsey's Magazine at six and a half cents, if they had an occasion to use any. Two or three weeks later I advanced the price to them to seven cents. The new magazine had not yet come out. It was this new price, and the big orders the company had received from newsdealers, that caused their representative to call on me. He didn't tell me about these orders. He wouldn't have played his part well if he had. I didn't suspect that they had any orders. The deadly silence of the newsdealers—the whole ten thousand of them—made me believe that my announcement had fallen flat.

I had printed an edition of twenty thousand copies, and there was no visible way on earth to get them out. And still I felt I had the situation well in hand. I had no thought of dying passively. The news company representative wanted to fix upon a price on which we could agree—a higher price than they had at first offered. I turned the proposal down. I never knew what figure he had in mind. I had been forced to go it alone or abandon an idea that I knew to be right. My plan was so thoroughly worked out that notwithstanding the seeming indifference of newsdealers I wanted to see what there was in it. I had written my newspaper advertising—a whole series of advertisements—and had had them set up. They were brief. They said little, but said it big. I was relying on these as well as on the magazine and the price. They were plain talks to the people. I had something to talk about.

An unfortunate phase of the situation was that I had started a serial story for Munsey's Magazine some

months before, and had to carry it on through all this great strain, writing several thousand words of constructive work for each issue; and this, as before, was midnight work. In fact, I have never written anything during this quarter of a century, whether article, fiction, editorials, announcements, advertising, or anything of any nature, that has not been written at the point of the pistol—at the demand of the printing-press.

The day of issue swept in on me. It was a crucial day—a day of awful scope and import. Everything hung in the balance, and the edition hung with me. It didn't move. I didn't expect it would on the instant. The advertisements had not yet got in their work. Suspense and expectancy matched each other. Tension was at the breaking-point. Broadside after broadside of advertisements was hurled out to batter down the solid front of opposition. Ten days, and the edition of twenty thousand was exhausted. Then another of ten, and another of five, and then still another of five, making forty thousand for the month. Sixty thousand the following month, then a hundred, a hundred and fifty, two hundred, and so on at a magic pace to seven hundred thousand. The idea had proved itself true to the plumb-line and the level, and fourteen years of experience, since then, have further proved the accuracy of that thinking, the soundness of that analysis, and the care with which the whole plan was worked up and worked out.

It was that work on Munsey's Magazine that saved the day for the Argosy—that work that saved the magazine business generally from being bowled over and bowled under by the impudent and aggressive Sunday newspaper. It was that work, primarily, that has increased the number of magazine-purchasers in a little more than a decade from two hundred and fifty thousand to two million regular monthly buyers, many of whom purchase from two to a dozen magazines.

That fateful day was October 1, 1893—eleven years after my coming

to New York. And that day marked the beginning of real success with me. The securing success of the Argosy when it was bringing me in a profit of fifteen hundred dollars a week was actually no success at all. If there had been any stability to the circulation, it would have been a great success, and the Argosy would have been a great property. As it was, it barely made good its advertising bills. When they were paid there was not enough circulation left to count for anything.

In the outset of this reminiscence I said that I would gladly have given ten years of my life for a chance to do something. This record shows that I gave eleven years before really getting started right and, in addition, I was in debt to the extent of over one hundred thousand dollars—one hundred and fifty thousand with the advertising and other expenses of forcing the fight to a successful finish on this new-priced, new type of magazine. But as a matter of fact it was a quarter of a century instead of eleven years, as every day saw more than two days' work done. And in intensity and anxiety and thought and energy burned up on this stupid thing, it was a century.

Six months after Munsey's Magazine blazed the way to the clearing the Argosy came into the magazine field, and with this move became an adult publication. As a weekly, it had had eleven years and a half of precarious life. This was its fifth change, and was the most radical of all. The last weekly issue was down to nine thousand—a fall from one hundred and fifteen thousand, its high-water mark; the first in magazine form ran up to forty thousand, and there or thereabouts it hung for two and a half years, while it masqueraded as a weak imitation of Munsey's Magazine. I was too busy in keeping up with the pace of Munsey's, in installing machinery, in developing my own news company, and in creating an organization, to give any considerable thought to the Argosy. It ran on perfunctorily, practically without loss or gain to the establishment. I was

keeping it alive as a matter of sentiment; keeping it alive for the possibilities there might be before it.

And now another change, the sixth and last. I wanted to get the Argosy wholly in a field by itself. I didn't want it to be a trailer. So I worked out for it the plan of an all-fiction magazine, something brand-new—a type which it created, and which has since become one of the most successful in the magazine field. Holding strictly to the lines then laid down, the Argosy has grown to be the second largest magazine in the world in point of circulation, and the second largest, as well, in point of earning power.

This change occurred with the October number of 1896, and from forty thousand, where it had been lingering, the circulation almost immediately ran up to eighty odd thousand. There it remained for a number of years, when suddenly, and without any conceivable reason, it began to forge ahead. Its progress has been wholly its own. There has never been a dollar spent on it in the way of advertising, or of circulation-building in any of its phases. Its growth has been consistent and persistent in spite of the many other magazines which have come into the field, and which are out-and-out copies of the Argosy.

The Argosy has had eleven peaceful, pleasant years, with never a change of any kind, and in this time has grown to a circulation of five hundred thousand copies, the exact print of the present issue. On its twentieth birthday it had reached three hundred thousand, and in the last five years it has added two hundred thousand more, reaching the half-million mark for the first time in its quarter-century of life, and on its anniversary number. Three or four more years of this ratio of growth in circulation, and Munsey's Magazine will be hard pressed, unless it too forges further forward meanwhile.

I have told you of the small beginning of the Argosy, and of the rocky road it traversed until it landed in the magazine field. I have told you of its poverty and of its earnings in its prod

day as a weekly. And I will now open the books and show you its earnings since it found itself. Here are the figures—absolute net earnings:

| | | |
|-------|---------|----------------|
| 1897 |\$ | 14,587.17 |
| 1898 | ..... | 21,252.35 |
| 1899 | ..... | 22,969.01 |
| 1900 | ..... | 34,400.51 |
| 1901 | ..... | 68,693.08 |
| 1902 | ..... | 124,903.41 |
| 1903 | ..... | 180,634.96 |
| 1904 | ..... | 237,328.89 |
| 1905 | ..... | 348,799.75 |
| 1906 | ..... | 508,845.27 |
| 1907 | ..... | 900,000.00 |
| Total | ..... | \$1,521,644.40 |

This finishes the story of the Argosy. Long as it is, it is briefly told—merely two or three strokes on the canvas. Of necessity I have had to say a good deal of Munsey's Magazine to make this picture of the Argosy accurate in all its facts and shadings.

Munsey's has been the burden-bearer of the house, the pace-maker and the wonder of the world as a popular magazine and as a money-earner. At the present time, besides two daily newspapers, I have six magazines or practically seven as one is issued in two sections, making two complete magazines. They are Munsey's Magazine, the Argosy, the Scrap Book, the All-Story Magazine, the Railroad Man's Magazine, and the Ocean. They are all the outgrowth of that analysis of the magazine situation back in 1893, and of the test to which I put my conclusions.

To give substance to this story, to show some of the fruits of the work I have done and am still doing—for I work pretty nearly as hard now as I did at that time—I will open another set of books, and show you the net earnings of my whole publishing business from 1894 to the present time, including the Argosy and the daily newspapers. These are the figures—net earnings:

| | | |
|------|---------|------------|
| 1894 |\$ | 69,423.71 |
| 1895 | ..... | 172,405.58 |
| 1896 | ..... | 249,647.91 |

| | |
|------|--------------|
| 1897 | 326,276.32 |
| 1898 | 382,805.70 |
| 1899 | 473,028.98 |
| 1900 | 535,004.81 |
| 1901 | 581,315.90 |
| 1902 | 753,441.18 |
| 1903 | 912,475.23 |
| 1904 | 955,153.55 |
| 1905 | 1,014,008.73 |
| 1906 | 1,048,918.10 |
| 1907 | 1,200,000.00 |

Total\$8,280,905.70

If there has been any luck about this development, I cannot tell you where it came in. I have told you of one or two of the fights, out of the many—one or two of the most dramatic scenes—but as a matter of fact it has been a fight all along the line. A business like this requires constant thought, constant watching, constant truing up, and constant energizing. And to do this successfully—to make the wheels go round—one must himself become a kind of human dynamo.

This has been the most difficult story I have ever written—the most difficult in that I have had to con-

dense a million words into ten thousand. It has been especially difficult to put any sort of accuracy into the picture without bringing myself more into the foreground than I have. In its first fourteen years, the Argosy never had a minute of spontaneity, never a minute of self-propulsion. It came through because I came through; it lived because I lived. It was the vehicle merely of what I did. Any kind of a story, therefore, of the Argosy that would be worth the telling could not be told without saying a good deal about the force back of it. If I could have written this story of some one else, and had known it as I know it, and had had the space in which to tell it, I could have made it hum.

The years of sacrifice, of stress, of hope, of disappointment, of struggle and skirmish and battle and carnage—in these, and in a thousand other phases of it all, there is a dramatic story. In talking of myself and of my efforts I have said as little as I could say to tell this story at all. And the reason for telling it at this time is the quarter century of the Argosy.

THE TRUE GENTLEMAN

To be a gentleman should be the ambition of every man and boy in the world. It is a law imposed upon us by society and by the command of our Lord Himself. There is a world of meaning in that one word—gentleman. No higher or more flattering tribute can be paid to a man than to speak of him as a gentleman. That signifies he is a man of absolute integrity, of good breeding, of uncommon intelligence, an ornament to society. His presence is desired on all occasions, he is welcomed by his men acquaintances and respected by his friends of the other sex. Young and old love and admire him, and he exercises an influence unassuming and far-reaching. The real gentleman is above all a man of self-possession. He is never harsh in his speech or in his actions—he is too considerate of the feelings of others to cause them pain by what he says or does. He is attentive to the wants of those around him. He will listen to conversations that do not interest him when it is necessary to make others happy. He is never intrusive, though he is not, unbecomingly modest either. He is patient, but he does not carry his patience until it becomes moral weakness. While he accords to others courtesy, he knows how to maintain his own dignity. He strives to be polite to others, but he does not allow others to imagine that his attentions are so directed.

The Business Men of the Army

By John C. Rockwood in 'World To-Day'

THE business transactions of the army play a part in warfare not less important than that of the field operations which are always followed by the public with eagerness, and the bureau work at Washington calls for ability not less eminent, though of somewhat different character, than that required in the personal leadership of an expedition.

The Secretary of War is the man whom the nation holds responsible for the welfare of her soldiers and for their efficiency as a fighting force. He is not necessarily a soldier—in fact, some of the most distinguished war secretaries have been civilians—and he is not ordinarily to be held accountable for the failure of an army in the field. But he is held to a high degree of care and diligence in providing that army with all physical things needful to its success. The secretary not only exercises legislative, executive and judicial functions in the government of the army, but he in effect supervises a large clothing store, a steamship line, a construction company, a big grocery business, a medical and hospital service, great gunshops and arsenals, a telegraph company, a bank, and vast engineering enterprises.

To assist the Secretary of War, there are two civilian officers: the Assistant Secretary of War, to whom certain classes of business are delegated from time to time, in which he exercises practically the same authority as the secretary, and the chief clerk, who is the immediate executive officer of the secretary in fiscal and other civic affairs. In addition, the law provides as expert military executives and advisers, ten general officers, besides the general staff corps. These are the business men of the army. Each presides over a distinct department or bureau, assisted by subordinate officers and employees, military and civil.

The chief executive officer of the army is the Military Secretary. His office is the centre of the whole system. The essence of military efficiency is implicit obedience to orders, and means of immediate communication. The Military Secretary is at all times in touch with every part of the army; his department is a fine machine for the receipt, record and despatch of correspondence, orders, regulations and military information in all forms. Most of the "paper work" passes through his hands or those of his assistants, and the personal records of officers and men from the time of the Revolution to the present, are filed in his bureau. The numerous reports which are necessary in order that the work of the army may come regularly under the scrutiny of superior officers, are forwarded to his office. One of the great undertakings of the Record and Pension Office, a branch of this bureau, besides its current business, has been the publication of the "Official Records of the Rebellion," comprising 128 volumes, which constitute practically an official history of the Civil War.

One of the busiest men of the army is the Quartermaster-General. He either buys or manufactures all of the various articles required to clothe and uniform the army. The awarding of contracts and the inspection, delivery and issue of these goods constitute a work of some magnitude. In time of peace it is handled with no particular difficulty, but in war time there are often unforeseen demands to be met, as in the case of our late war, when for the first time American troops had to be equipped for service in the tropics.

Of equal importance is adequate and systematic transportation. Railroad transportation is, in war time, a difficult and vexatious problem. The movement of hundreds of large and

small bodies of troops from various points to various destinations, inevitably produces confusion if there be not the strictest system and the most complete arrangements. Contracts must be made, rates fixed, trains secured, arrangements perfected for the reception of troops and perhaps for temporary quarters at transfer points, and advices of these arrangements must be despatched promptly to all concerned. The Quartermaster's Department also operates a fleet of twelve transports, and should war come, many more would have to be bought or leased. The need of this number of ships is found in the large number of troops quartered in the Philippine Islands. The service of regiments is apportioned between this country and the Philippines, so that some organizations may not be subjected to tropical service for an undue length of time, while others are enjoying service in the home land. As a consequence, there are frequent movements of troops and supplies.

The Quartermaster-General not only clothes and transports our troops, but he furnishes and maintains their quarters. The construction of dwellings and barracks, storehouses, hospitals, and post exchanges is under his direction, as is also the installation of water, sewer and electric light systems.

The importance of a high state of efficiency in this bureau can not be overestimated. An army to be effective must be properly clothed, properly quartered, and properly provided with transportation. There must be system in every detail of the department and harmony among its branches. Movements of troops and supplies must be made promptly. Many of the great victories that have made our history glorious might have been disastrous defeats if the Quartermaster-General of the Army had been tardy in executing an order or had forgotten some seemingly trifling detail.

The Commissary-General has a monopoly, so far as the work of supply is concerned, of the subsistence of this body of sixty thousand men.

He spent last year between five and six million dollars for our "boys in olive-drab." And the grade of food he buys is good, for not only are our soldiers the best paid and best clothed of any in the world, but they are the best fed. The work of this bureau involves the buying of large quantities of meat, fish, cereals, vegetables, in fact, plain groceries and provisions of every kind. Storehouses are established in New York, Chicago, Kansas City and elsewhere, from which supplies are sent out upon requisition. Fresh beef is sent to Manila in refrigerator ships, so that the boys on the other side of the world may have palatable and nutritious food. Purchase and issue must of course be carried on with regularity and precision even in time of peace, and in time of war it calls for great diligence and resourcefulness to provide for constantly changing numbers and destinations. In addition to issuing the regular ration, the commissary department provides for sale to those who desire them, various delicacies and also miscellaneous articles such as buttons, brushes, combs, stationery, needles, soap, tobacco, etc., for the convenience of the soldiers.

Having provided an expedition with food, clothing, transportation and tents, the Secretary of War has still another vitally important subject to consider, and that is the preservation of the health of the army. In direct control of this is the Surgeon-General. Nowhere would the results of inefficiency or maladministration more certainly appear in case of war than in the medical department. The Surgeon-General is charged with caring for the sick and wounded, but of even greater importance are the preliminary measures to be taken to conserve the health and comfort of the expedition. If the adage about "An ounce of prevention" is applicable to anything, it is applicable to the situation of an army in the field. The congregation of thousands of men in an open country presents numberless problems of sanitation. If exposed to infection

and contagion, an army may be rapidly depleted and the result to the campaign in that way may be more disastrous than a dozen battles. The purchase of medical and hospital supplies in adequate amounts and their prompt delivery and transportation; the presence of a sufficient number of medical officers to minister to the sick and wounded; the examination of camp sites in advance, with a view to ascertaining their healthfulness; the analysis of drinking water and the discovery of facilities for drainage and sewerage—such things are of paramount importance. Medical men of the army must not only be good executive officers, but must be sedulous students of their profession, and much of their time is devoted to scientific research and experiments.

The Paymaster-General one year disbursed about \$32,000,000 of government funds at points ranging from the coast of Maine to the Salu Archipelago, in the payment of salaries. His work is, however, not simply that of paying stated salaries. It is complicated to a great degree by various allowances attaching to the pay of various grades, and their computation. For instance, officers are entitled to a certain number of rooms for their personal use at posts, but when on detached duty are allowed a certain sum in substitution therefor, and enlisted men traveling under orders are allowed a fixed amount—one dollar a day—for their subsistence. There are also extra-duty pay, pay of increased rank, and other provisions which furnish arithmetical tasks to the clerks of the Paymaster-General. There is in the pay department a sort of savings bank for enlisted men, an excellent system by which soldiers may deposit their savings and draw interest on them, and also an arrangement by which the soldiers may allot any part of their pay for dependent relatives. The private soldier in the American army draws \$13 a month, besides his food and clothing, while the Lieutenant-General draws \$11,000 a year. In each case they are better paid than

the soldiers of any other country in the world.

The weapons of war are furnished by the Chief of Ordnance. Most of them are made in the government armories and arsenals, but some are purchased from private manufacturers. The output comprises every article of ordnance, from a cavalry saber to the great coast-defense gun. There are six manufacturing plants under the direction of the Chief of Ordnance, employing over five thousand men, and in these rifles, swords, bayonets, cartridge belts, field, mountain and siege artillery and their carriages, caissons, limbers and ammunition, as well as the ponderous coast defense guns and their carriages, barbettes and disappearing, are made, assorted and distributed. An important function of the ordnance officers is the testing of weapons and ammunition, both those submitted by inventors, and those in current use, to determine questions concerning strength, velocities, deterioration, susceptibility to climatic conditions, etc. The head of this bureau is not only a manufacturer, purchasing agent and distributor, but also an expert in the designing and construction of weapons. In this inventive age the Chief of Ordnance must be alert and progressive, in order to keep the types of our weapons abreast of the times, and equal, if not superior, to those of foreign nations.

It is impossible for the Secretary of War to inspect annually in person every post and fortification in the United States, so the law has provided a corps of personal representatives, at the head of which is the Inspector-General. This officer and his assistants inspect all military commands and stations, depots, armories, arsenals and public works of every kind pertaining to the army, and also money accounts of disbursing officers. The functions of this corps are important, for the observations of an indifferent officer are valuable not only because a stranger is likely to discover defects not apparent to one who is accustomed to and is perhaps unconscious of them, but also because

such an officer is not easily influenced by the liability of incurring the personal displeasure of superiors by reporting maladministration. In war time this corps is particularly valuable, as the danger of overlooking vital defects at such a time is great.

Necessarily in such an establishment there is a law department, and the department is presided over by the Judge-Advocate General, an officer who combines military knowledge and experience with legal learning. He is kept busy furnishing opinions to the Secretary of War upon legal questions constantly arising; amending the "Army Regulations"—a code of laws adopted for the government of the army in all its branches; reviewing the proceedings of court-martial and other military courts; examining applications for clemency from military prisoners; and drafting deeds, contracts and other legal instruments.

The preparation of plans for seacoast and inland defence, and the erection of fortifications, as well as engineer work in the field, are under the control of the Chief of Engineers. His corps is composed of some 150 officers, skilled in engineering, and particularly in those branches of it which bear upon distinctly military matters. In time of war the engineers build bridges, construct earthworks, plant mines, etc., and in time of peace they are busy preparing for war. The elaborate scheme of coast defence evolved by the "Endicott Board" in 1885 has been gradually brought into existence and there are now modern fortifications at twenty-one different points on our seaboard. But the system devised by that board is now, in view of changed methods and material of warfare, imperfect and insufficient, and a new board, known as the "Taft Board," has rendered a report for the improvement and modernizing of the work originally planned so as to adapt it fully to present needs. The inventive genius of the age is nowhere better illustrated than in the progress of military inventions in the last twenty years.

The engineer bureau is also of im-

mense importance to the commerce of the country. The Federal government has jurisdiction over all navigable waters, and the Engineer Corps is the arm of the service charged with river and harbor improvement. Vast sums of money are expended every year in deepening and widening the channels of rivers, the construction of breakwaters, and similar engineering works. Most of the great office buildings of the Government at Washington have been erected under the supervision of the army engineers.

The signal appliances of modern warfare are many and marvelous, and constantly increasing in value; and the Chief Signal Officer, like the Surgeon-General and the Chief of Ordnance, not only conducts a vast amount of current work but devotes much time to scientific research and experimentation. Electricity has invaded the military world as it has all other spheres of human activity, and the work of this bureau deals largely with its application. Thousands of miles of military cable, telegraph and telephone lines have been built and are now in operation in this country, Alaska and the Philippines. One of the wonders of modern warfare, to the layman, is the admirable system of fire control, by which the fire of the great seacoast guns is governed and the accuracy of the aim is scientifically predetermined. By means of the nicest measurements, facilities for observation, and instant electrical communication, the fire of a battery can be concentrated upon a fast approaching vessel with wonderful exactness. The purchase and installation of the manifold electric appliances and devices used does not, however, end the responsibility of the Chief Signal Officer, for their maintenance and repair calls for constant and skillful attention.

Besides the chiefs of bureaus enumerated, there is another body of officers concerned with the administration of the army, and that is the General Staff Corps. Its functions are principally advisory and its members do not ordinarily exercise com-

THE BUSINESS MEN OF THE ARMY.

mand. The corps is arranged in divisions, each charged with certain classes of business. The general staff considers all questions affecting the efficiency of the army; supervises inspections, military education and instruction, examinations for appointment and promotion, efficiency records, details and assignments; prepares plans for the national defence and for mobilization of the military forces, and collects military information all over the world. The immense value of this corps is that it furnishes the secretary with a body of the most experienced and capable officers in the army, to whom he may turn for expert advice.

Officers are detailed to the general staff on account of their efficiency and personal fitness, and serve for a period of four years unless sooner relieved. The greater part of the corps is stationed in Washington, but a number of officers are attached to the staffs of commanding officers throughout the country. One of the most valuable features of the general staff is its utility in co-ordinating the work of the bureaus. Before its creation each bureau, working independently, was often unaware of arrangements made by other bureaus, and frequently confusion and misunderstanding occurred, simply for want of a supervisory and co-ordinating agency. By general supervision of all, the work of each bureau is now better regulated.

At the head of the General Staff Corps is the Chief of Staff. The law provides that the office shall be filled by the selection of an officer not below the grade of brigadier-general, and that the appointee shall hold office for the term of four years or until the expiration of the administration under which he is appointed. To be appointed Chief of Staff is to receive what is really the highest honor that can be bestowed upon an officer, for though the one thus honored may not enjoy the coveted rank of lieutenant-general, or perchance even that of major-general, he is nevertheless the one who will wield the greatest influence in the adminis-

tration of the army, and is the officer nearest to the Secretary of War.

The office of "Commanding General of the Army" was abolished at the time of the retirement of Lieutenant-General Nelson A. Miles. The title has always been a misnomer, for the commanding general, in time of peace, did not exercise independent command, indeed, could not, under the character of the organization of the army and the War Department. The responsibilities of the Secretary of War are so interwoven with the internal administration of the army that the degree of initiative coveted by "Commanding Generals" was, and is, impracticable. Under the new law the chief officer of the army is just what his title implies, a chief of staff to the Secretary of War, the latter being the personal representative of the President, who is the constitutional commander-in-chief. With his functions explicitly defined by statute, the Chief of Staff is in position to render invaluable service by giving to the secretary the co-operation and advice of a master of the military profession.

The work of the bureaus is not all done in the big stone building in Washington. There is located simply the headquarters. Each bureau chief has a corps of assistants in the field. The country is divided geographically into divisions, and these are again divided into departments. A division is usually commanded by a major-general, and a department by a brigadier-general. Each of these commanding officers has a staff composed of officers of the staff departments, whose headquarters are in Washington. For instance, the commanding general of the Department of the East, comprising the New England and North Atlantic States, has at his headquarters in New York, an adjutant-general, a chief quartermaster, a chief commissary, a chief surgeon, a chief paymaster, a chief ordnance officer, and a chief signal officer. Representatives of these staff departments are also attached to each regiment, battalion and company, and the personnel of the bur-

enough ranges in rank from the chief, usually a brigadier-general, down through all the grades to a non-commissioned officer, such as a commissary-sergeant.

It should not be supposed that a general at the head of an army corps engaged in field operations is not in need of the qualifications of a business man. He must have those qualities of leadership and executive ability which will insure the harmonious working of the representatives of these bureaus who compose his personal staff and look after their par-

ticular branches of supply and other duty for his army. But the work of supplying and supporting an army is quite as important as that of directing it, and its prompt and efficient execution is quite as creditable to the officer who, working at his desk unnoticed by the public except in case of scandal or abject failure, is unrewarded by the acclaim of a jubilant public, as is that of the officer in the field whose army he has faithfully supplied with the munitions of war, and who is lauded to the skies for the skillful wielding of a perfect weapon.

Richard Marsh, the King's Trainer

Vancouver Magazine

KING EDWARD can boast of quite a goodly number of successes on the turf this year, the most recent of these having been gained with his horse Coxcomb, which won the much prized Welter Handicap at Doncaster from a strong field. The result of this race, which the King witnessed, is known to have pleased his Majesty greatly, and a day or two afterward he sent for his trainer, Richard Marsh, and congratulated him warmly on the satisfactory showing made by the royal stables.

"It is no use giving you any more pins," said the King and placing a small package in the trainer's hand he added, "therefore I ask you to accept this as a little souvenir for your wife."

The little souvenir was a handsome enamelled brooch, studded with diamonds and representing a race horse at full gallop with a jockey wearing the royal colors. The incident illustrates both the good nature of the King and the high appreciation of Marsh's services.

Not only is Marsh the trainer of the King's horses, but since the silken jacket of purple and gold flashed first

past the post in all the most important races of the first year of this century, he has been known in England as the king of horse trainers. For purple and gold are the royal racing colors and Diamond Jubilee, the greatest winner among race horses in any one year, was trained for King Edward VII by Marsh.

Dick Marsh the great trainer is familiarly called. He owns the most palatial training establishment in the world. Over it—Egerton House, Newmarket—boaze the "foyal arms. There are gathered an hundred blue-blooded race horses owned by the King, and some half dozen of the wealthiest noblemen and gentlemen on the British turf.

Marsh has been a trainer for twenty years. Before that he was a steeplechase jockey and before that again a jockey on the flat. Without question he is a genius in his profession. Carlyle says, genius is an infinite capacity for taking pains. It has been Marsh's capacity that has won for him his present enviable position in the horse world.

Since he has been half marked by the appointment as the royal trainer gold has streamed in Marsh's direc-

tion. Horses he has trained have won races valued at a total of over \$2,500,000. The average winnings at Egerton House have been \$125,000 per year. These stakes have just about paid the owners their expenses, for Marsh's annual income from his training establishment alone is one hundred thousand dollars a year, and it is safe to say that his percentage of winnings and gifts from winning owners totals up to a grand total of between \$125,000 and \$150,000. He can properly claim the position of being the highest paid trainer in the world. Being a shrewd man he values his own opinion and backs it. So that with his winnings in a good year his annual receipts will about equal a quarter of a million dollars.

But Egerton House is an expensive establishment. There is a small army of employees from stable boys to typewriters in the office. The training quarters make up a small village, with its own shops and school and chapel, which has a surplised choir of stable lads. There are long lines of model stables and enclosures where are quartered troops of thoroughbreds from unraced two-year-olds to aged veterans. And there is also a model farm with many prize cattle, and a stud farm.

The King's trainer looks the typical British gentleman farmer or breeder. He is a big, robust man of 55, weighing close on two hundred pounds, clean shaven and always faultlessly dressed. He has a cheery manner, a hearty hand-grasp and is one of the most popular men on the British turf.

Marsh has a master mind for horses. This is proved by the fact that he is the most successful race horse trainer of the day. He is a good man of business, too, which is shown by the systematic and ordered way in which his princely establishment is conducted.

The story of his career, never yet fully written, is most interesting.

Ever so many years ago the coast town of Margate held open pony races on the seashore. Margate, even in those days, was the Atlantic City

of England. One day a number of grammar school boys from neighboring Folkestone went to see the races. An owner who at the last minute was short a jockey asked the knot of boys if any of them could ride. A sturdy little chap of thirteen advanced and said he could. The owner quickly gave him a leg up and that boy and pony won the race. It was Dick Marsh's first mount in a race. There was much bargaining to secure the boy as jockey for subsequent races. Marsh rode in five that afternoon and won all of them. He was decidedly the infant prodigy. For his share of the sport he won a gold watch. Urged on by his experience and the flattery of admirers, he then and there decided to be a jockey. His father opposed him, but finally relented on the understanding that Dick would first graduate from the grammar school in Folkestone. He was born on December 31, 1851, at Smeeth, in the Garden County of England, Kent. Smeeth is a little hamlet not far from Canterbury. His father was a farmer and hopgrower and owned quite a few horses which the boy learned to ride barebacked.

Racing in those days was somewhat different to what it is now, but Dick Marsh had no trouble in becoming a jockey. His first public mount as a professional was on a horse named Manrico at Dover. The horse won in a canter by six lengths. Luckily for Marsh the late Captain Machell was present and saw the race. Captain Machell was, in his time, one of the most prominent racing men in England. He took a fancy to Marsh and put him in his own stable. The young jockey rode in all the big races in England and with much success. But he put on flesh too quickly and Captain Machell advised him to become a steeplechaser. His strength, nerve and good hands did wonders over the jumps, and he was recognized as one of the best riders of his time. He won important steeple and hurdle races for the late Duke of Hamilton, the Marquis of Hartington (now Duke of Devonshire) and the Earl of Dudley,

the late Viceroy of Ireland. He had quite a few accidents in races, both here and on the continent, and broke a few ribs and an occasional collar bone. He kept adding on weight, however, and was then advised by the late Duke of Hamilton to go into the business of a trainer. So Marsh rented Lordship farm, near Newmarket, turned it into training quarters and became a public trainer. He secured the stables of the Duke of Hamilton, Lord Dudley, Lord Hartington, Captain D'Orsay and the Brothers Baltazzi.

Classical and important races fell one after the other to Marsh's horses and he found, toward the end of the eighties, that Lordship farm was not big enough. So with the help and advice of his patrons, Egerton House was projected. Marsh was looking forward when he planned and the consequence was the erection of the most magnificent training stable in the world. His old patrons moved to the new establishment with him and there soon followed the horses of Lords William and Marcus Beresford, the Duke of Marlborough, the Earl of Warwick, Lord Wolverton, Lord Charles Montague, uncle of the Duke of Manchester, and Messrs. R. G. Heaton and J. W. Larnach.

Marsh soon equalled the records of the other great training stables, Minton and Beckhampton and so on. Very shortly he had passed them and was in the front flight. The horses of the King, then Prince of Wales, had not been doing very well, and Lord Marcus Beresford was appointed Master of the Royal Racing Stud. He promptly turned all the royal horses, from two-year-olds to aged, over to the care of Marsh and up went the royal arms over Egerton House.

That Marsh has a peculiar aptitude for pleasing his patrons is shown by a little trick he turned last summer. The King had bred a slashing filly at Sandringham; she was the favorite of the royal princesses and was christened by Princess Victoria after herself. Victoria was entered in an important stake at Sandown on May 31. When Marsh found out that was also

to be the wedding day of the Queen of Spain he devoted the most particular pains to getting the filly Victoria in shape. She won the race in a canter, the first race of the season for the King and at the very hour that his niece became Queen Victoria of Spain. The victory, being such a happy augury, pleased the royal family immensely and also the public.

Horses trained by Marsh have time and time again captured practically all the important races in different seasons, but it was not until 1896 that he won the blue ribbon of the turf, the Derby. This was also the first Derby that the King won and so it was doubly a triumph. Marsh had first scored that year for the King with the filly *Thais* in the One Thousand Guineas. Persimmon, his candidate for the Derby, had been previously beaten by Leopold de Rothschild's *St. Frusquin*, and there was great rivalry between the two horses. *St. Frusquin* was favorite, and Persimmon second in favor. The King's horse was the bigger, and Marsh declared his longer stride in the long race would mean his victory. He was right, for though *St. Frusquin* led all the way to the stretch, Persimmon's longer stride wore him down and in a tremendous finish the King's horse won by a short neck. The scene that ensued was one of unparalleled excitement. The King himself led the winner through the cheering crowd to the paddock. Persimmon later won the St. Leger and the Gold Cup at Ascot, among the big events for his royal owner.

Marsh won his next Derby in 1898 for Mr. Larnach with *Jeddah* at the odds of 100 to 1. In 1900 came the triple crown of classic events when the King's Diamond Jubilee won the Two Thousand Guineas, the Derby and the St. Leger. Diamond Jubilee also won other big races and these victories stamped Marsh as the premier trainer of England, for never was there a more difficult horse to train. Diamond Jubilee's temper was renowned as the worst of any horse in years. Watts, the King's jockey, could not go near much less ride him,

The horse showed an affection for his stable boy, Herbert Jones, and so Marsh gave the boy personal tuition and turned him out a first-class jockey. Jones is now the recognized royal jockey and in the first flight and in great demand by other owners at Egerton House.

Marsh's successes caused many wealthy racing men to seek his services, but only two, Lord Gerard and Arthur James, senior steward of the Jockey Club, were added to his list of patrons. Egerton House is now a very exclusive place and before Marsh gives room to racing strings he lays the applications before the King for his approval.

Nursery of famous winners is what turf writers commonly call Egerton House nowadays. Lord Ellesmere built it for Marsh on the valuable Stetchworth estate under special and long leases. It took two years to build. The architecture is of the early Norman style and everything is built in a solid and imposing fashion. The main house is Marsh's private residence. It is like the mansion of a country squire. There Mr. Marsh and his family live. His first wife was the daughter of Mr. Thirlwell, of Sussex, and left a daughter who is now grown up. Mr. Marsh married a second time, two years ago, Miss Darling, the youthful daughter of the celebrated trainer of Galton More.

The house is surrounded by gardens and lawns. Back of these are the enclosed stable yards and stables. They are entered through a big archway. Here are situated the business offices in charge of the trainer's private secretary, with a staff of clerks and typewriters. Here are to be found in glass cases the racing jackets of all the past and present patrons of the establishment, and also the racing plates of winning horses. Inside the plates are painted the titles of the races, and the amount of the stakes. It is a complete record.

The stables are model ones, splendidly ventilated and with all the latest improvements and all lighted by electricity. There are stalls and loose boxes and a hospital, where the ani-

mals are fed on ale and stout, cod-liver oil and prepared baby foods. On one side of the stables are the dormitories for the grooms, stable and exercise lads. Further afield are houses and cottages in which live the various heads of departments and other higher employees. On the other side of the main stables are the dining and recreation rooms, the Turkish and swimming baths and the chapel. Behind the stables is the stud farm and



RICHARD MARSH

Who began life as a jockey, but now runs the most palatial horse-training establishment in the world, and numbers King Edward and many noblemen among his patrons.

some hundred yards from that is the model farm with its prize porkers, sheep and horned cattle, and its barns and work houses. The shops and electric power house are just beside the private race course on one side of the stables. The miles upon miles of Newmarket heath which stretch out toward the town of Newmarket, two

miles away and in all other directions, is the exercising ground. Here can be seen every morning many strings totalling from fifty to a hundred horses doing different exercise.

The boys at Marsh's come from the better classes. They are most strictly looked after. Those who need it go to night school. All must go to church on Sunday. The surprised choir in Marsh's private chapel is made up of eighteen boys and men.

In the trainer's private residence there are any number of valuable racing mementoes and curiosities. The walls are covered with oil paintings of the famous winners he has trained. The dining room is decorated with

gold and silver cups he has won or which have been presented to him by patrons.

Visitors to Egerton House have been surprised to find it such a truly palatial place, but they have been more surprised to find that the chiefs of departments and higher employes are university graduates and get big salaries. Even the woman clerks are of a high class. But as his employes come a great deal in contact with his patrons, Marsh sought out only those of refinement and education. The training business has many good openings nowadays. Among recent trainers are two men of title and several retired officers of the army.

Settlement Work in a Great Metropolis

By Anna Susan Schmidt in Echo Magazine

FEW who read Mrs. Humphrey Ward's interesting books know of her social work in London. In spite of the exactness of her literary labors she has found time to inaugurate and superintend one of the most successful of settlement houses. Her exhaustive study of sociological conditions in the preparation of "Robert Elsmere" convinced her of the necessity of such help for the working classes as can come only through the settlements, where rich and poor are brought together by mutual interests. Assisted by many friends she opened University Hall in 1890; its success was such that a larger house was soon necessary. The Duke of Bedford was appealed to, and donated a large piece of ground on Tavistock square. Mr. Passmore Edwards generously followed his example and gave \$70,000 for the erection of the edifice which bears his name. It is the most nearly ideal settlement building that I have seen, having been planned for this purpose.

Lecture and class room, gymnasium, cooking school and laundry are perfectly adapted to their respective

needs. The little theatre is specially attractive. It was here that we first saw Mrs. Ward in her true role of "Mother of the Settlement." The loving reception accorded her by members of the various clubs revealed the secret of her success—she had gained the hearts of those for whom she labored. This evening she was to reward the industry of the young people by distributing their annual prizes. Her closing address was one of praise for the past and encouragement of the future. "It is to your earnest co-operation that we owe our success. Had you not so ably seconded our efforts we could not have accomplished the enormous amount of work shown on our records. As you know, we opened the first vacation school established in England—for this we must acknowledge our indebtedness to America, as it was in Boston that we learned of these schools without books.

"The Board of Education found it of such benefit to the hundreds of idle little ones, whom during the summer we were able to rescue from the streets, that they are now open-

ing vacation schools in every part of London. Ours was also the first public cripple school; there are now fifteen, attended by eleven hundred incapacitated children, many of whom are carried in ambulances to and from their classrooms, where they receive an individual attention impossible in the ordinary public schools. Their health is carefully looked after, and they are educated in proportion to their ability. Many talented ones have been discovered among these children, who are being helped to become useful members of the community. During the summer our little cripples are sent with their nurses to the country, the rooms thus left vacant being utilized for our vacation school."

The Duke of Bedford, whose beautiful gardens adjoin the Settlement, kindly gave their use as a playground, and whenever the weather permits you will find there hundreds of happy children, skipping rope, dancing or playing in the sand.

In all that she has undertaken Mrs. Ward has been ably seconded by her wealthy and titled friends of the West End, who give not only of their money, but of their time and talents, for the many musicales, lectures and plays arranged to entertain their poor. Their Saturday and Sunday evening concerts compare favorably with the best in London, and are always crowded by working people, who are rapidly learning to appreciate the best orchestral music. While these entertainments are free, all clubs and classes must be self-supporting. The fee part is very small, but it is sufficient to make the members feel that they have a right to their instruction. Nothing is farther from the spirit of this Settlement than the idea that it is a charitable institution. In founding it, Mrs. Ward wished to help those whose lives were spent in factories or shops, and might be brightened by intellectual companionship. "With the same sympathies but different experiences in life, we meet to change ideas and to discuss social questions, in the hope that as we learn to know one

another better, a feeling of fellowship may arise among us."

The residents, as at Toynbee Hall, are university men, who follow their own occupations during the day and in the evening carry on the social work of the settlement. "You must come over for one of the weekly dances given by the young people's club. We encourage these little parties because they keep them out of the street, and also because their work during the day is very confining and we believe that they need the healthful exercise of dancing in the happy atmosphere which they find here. Watching these cheerful young men and women it is difficult to believe that they come from such poor and desolate homes."

The evening that we selected to go over happened to be Bank Holiday. Mr. Gladstone, the enthusiastic young warden, conducted us to the large hall, where about fifty girls in simple white shirtwaists and dark skirts were wheeling gayly around with their attendant cavaliers. "We always have a dance on holidays. There is nothing that the young folks enjoy more, so they are willing to return early from their excursions in the country. Otherwise they would be late in the streets and perhaps get into bad company."

Just then a handsome young man approached and was introduced as Professor M., of Cambridge, who was visiting the warden. "Will you dance with the girls?" I asked. "Oh, yes, I enjoy it immensely. I've promised Mr. Gladstone to look after all the wallflowers!" As the next waltz began, he crossed the hall and spoke to some girls who were sitting on a bench, quietly watching the dancers. Their beaming faces told of their pleasure, as he led, first one, then another into the magic circle. The dance over, he took them to the refreshment counter for a cup of coffee and a sandwich. We were sitting near the improvised kitchen and could see the committee in charge busily heating water and making tea, coffee and chocolate on a small gas stove. Each club has its refresh-

ment counter, the money received going toward their general expenses.

"Won't you look into our gymnasium before leaving?" asked Mr. Gladstone. "We have a splendid teacher, and our young people are most enthusiastic over their lessons. We have three things in our settlement of which we are specially proud: our theatre, gymnasium and coal club." "Coal club! I do not understand—"

"Well, it is the most popular of all our clubs, and is open to anyone in London who wishes to join! Life membership is only sixpence. Deposits for coal as low as threepence are received by the treasurer. Each member can draw on our coal dealer for the amount which he has paid in, and receive his coal in small quantities at wholesale prices. We give such large orders that our dealer is willing to do this—thus we lose nothing, and the poor gain much. During the summer many bring us their small savings which pay for their winter's coal. Were they obliged to buy it, at retail, as thousands do, paying exorbitant prices, they would often be forced to go without fire.

"Then there is our Poor Man's Lawyer, another experiment which we have found most valuable. Our working people can obtain from him the best legal advice. It is remarkable how many he has been able to assist. His clients trust him implicitly and often come to him for advice that does not in the least require legal knowledge."

Tavistock Square, near the British Museum, cannot be called "The Slums" of London, but thousands of shop and factory hands live in the small streets running off it to the east. While the inhabitants are self-supporting, their small salaries permit of no luxuries, and after their hard day's toil, they would find little pleasure in their overcrowded homes or dingy boarding houses. The Passmore Edwards Settlement takes the place of a refined and beautiful home. Under the noble moral influence of its inmates they are encouraged and helped to lead good lives.

But there is a much lower, more degraded class in London, who must be taught, through the beautiful lessons of Christian charity, that the rich are not the enemies of the poor, and that it is possible, even for those born in the "dens and lairs of the East End, exposed to all that is obscene and indecent" to conquer environment and become self-respecting, self-supporting members of society.

It is the work undertaken by the Duchess of Newcastle in her little settlement of St. Anthony on Great Prescott street, Whitechapel.

In "The People of the Abyss," Jack London says, "college settlements, missions, charities are failures, . . . they have worked faithfully, but beyond relieving an infinitesimal fraction of misery and collecting a certain amount of data, which might otherwise have been more scientifically and less expensively collected, they have achieved nothing." Had he lived in the little home of St. Anthony and known the people who came daily to those rooms, he would have realized how many thousands were uplifted from despair, and trained to be wage earners. Yet, were it only for the "infinitesimal fraction" which he admits are helped, I should believe in the settlements. Statistics in England, however, prove that crime and drunkenness have greatly decreased since the settlements began their work. The jails, recently torn down in London, are not to be replaced because of the decrease in the number of criminals. Social workers agree that the streets are the nurseries of crime, from which the jails have been recruited—they direct their combined efforts toward rescuing children from such pernicious influences.

Another terrible evil is the inefficiency of the "submerged tenth." "If, as you say, there are so many starving who are anxious to work, why is it that we have such difficulty in obtaining servants?" asked a kind-hearted but ignorant society woman. A single visit to Whitechapel would have convinced her of the impossi-

bility of recruiting here the neat, well-mannered maids required in the homes of the West End. How is it possible for a child of the East End, born in a tenement, clothed in rags, accustomed to sleeping in a room half of which is subject to strangers—whose play hours are passed in the streets where she is "speedily fouled and contaminated," whose mother, perhaps, drinks, whose father spends his leisure hours in the saloons—how is it possible, I ask, for this girl to learn the requirements of a refined household? But after two or three years spent in the evening classes at St. Anthony's, a wonderful change takes place in the children, who are thus brought under the personal influence of the duchess. Watching the pretty, bright young girls as they deftly cut and planned their winter dresses in her sewing school, and remembering their homes where "a father or mother live with three or four children in one room, where those children never have enough to eat and are preyed upon and made miserable and weak by swarming vermin," it seemed one of God's greatest miracles that anything so pure and sweet could come out of such foulness. "We are great believers in the inheritance which each child has received from her Heavenly Father, if only we can provide the environment. Look at the children raised in our great founding asylum, where only illegitimate babies are received. Ninety-five per cent. turn out well. Dr. Barnardo, who sent to Canada thousands of little ones rescued from the worst slums of London and Liverpool, says that nearly all make fine citizens, honest and industrious." The Dowager Duchess of Newcastle is a widow—her son, the duke, lives in London, and she is often obliged to leave her humble home in Whitechapel and mingle with the great world.

The Duchess always takes the most depraved cases. If a man has stabbed his wife, if a drunken woman is beating the children, her grace is sent for—day or night she fearlessly

enters the worst tenements in Whitechapel.

"When I first came to St. Anthony's," said a pretty little girl named Miss Violet, "I was terribly frightened in the tenement houses, with their dark, crooked stairways and drunken men and women. When I heard them quarrelling I would often turn back—then the thought of our beautiful duchess, who goes into much worse places, would make me ashamed of my cowardice. She is never afraid. Often she returns late at night from her home in the West End, and walks here from the underground station. She won't spend a cent on cabs if she can walk. She saves every penny for her poor, sick people."

A large part of the work consists in encouraging the poor by going to their homes, talking over their troubles, and teaching them how to make beds and wash dishes! As we passed down the narrow streets, every doorway was filled with golden headed, beautiful children that we longed to rescue from their terrible surroundings. "Where is your mother?" we asked of a tiny little girl playing on the stoop. "Oh, she's right in there a-sleepin'—you ken see 'er through the window." "No, we won't go in," said my escort, hastily drawing me away, for on the floor lay a drunken woman."

"Drink is their curse," sighed Miss Violet, as we crossed the hall and entered a room where the beds were unmade and dirt piled in every corner. Potato peels, cabbage leaves and bits of bread strewn the floor. At the farther end sat a woman, a sick child in her arms.

"After all, we must not blame them too much," said Miss Violet. "The longer I live among them, the more I wonder that any are sober. You cannot imagine what our winter means without fire or light—especially when the fogs settle over London. The men return from their work wet and tired. What comfort is there in a room damp from fog and rain, filled with crying children,

no fire and an ill-smelling kerosene lamp? Is it not natural they seek the saloons for comfort?"

"Many of these poor creatures lead beautiful lives," said her grace, when I recounted our experiences, "I often feel that we receive here more than we give, from the noble example of those who are so patient, so cheerful, in spite of their terrible poverty."

To persuade the members of the aristocracy to go down into White-

chapel and live among the poor, as these titled ladies do was the cherished dream of Cardinal Vaughan.

"That is the true way to help the lower classes," said his eminence, when I last saw him. "The rich and poor have been too long separated. They must be brought together. I want hundreds of such women as the duchess to make their homes in the slums, and by their example teach the poor how to live."

Teaching Children the Value of Money

By Isabel Wilder in *Home Magazine*

THIS country has been passing through a great "money-making" era. The most conspicuous feature of our social life to-day is the vast accumulations of money, such as the world has never before seen. Our ideas of riches have been correspondingly magnified out of all proportions. The words "millions" and "billions" roll as glibly off our tongues as though we were able to comprehend those vast sums. Great accumulations of anything tend to upset the balance of value, and the child of to-day has been born into a world with strangely distorted ideas of value. A very few of them are to be the spenders, the redistributors, of these vast accumulations, and many are to find ways and means to the opportunities their possession can afford. How these immense fortunes are to be spent is of much more importance to society than are the methods which have been employed in acquiring them. The old proverb that "there are but three generations from shirt-sleeves to shirt-sleeves" is the expression of the economic law that accumulations of wealth must find their redistribution, but it is by no means a law of human nature that accumulated riches must leave the possessor in the second generation, as they found them in the first. It is a short-

sighted policy that would rob the inheritor of riches of any of the opportunities which it is possible for them to give him. The more that he takes advantage of these opportunities for better living in every sense, the more valuable will he be to society, and the more surely will his wealth find its just distribution. Indeed, it would seem that the advantages and opportunities for education, culture and wide outlook which large fortune gives should make the possessor of it the most competent one to use the power that it gives. That they are not always so lies largely in the fact that they have not learned to use money as their fathers learned to accumulate it. It is a very different and a more difficult art. Wise spending involves a knowledge of values. The value of a thing for the individual lies in what it is good for, and the use to which it can be put. Money is valuable only as a tool, not as a possession. Hoarded money, idle money, is a useless possession. In itself it supplies no personal need. It is not food, warmth or clothing; it is not a thing of beauty with which to satisfy the aesthetic sense; it is not an incentive to do or be, which serves as inspiration; it is not power. Money used gives opportunity for all these things. It is a mistaken idea which

lies behind the envy and resentment toward those who have riches. "If I were only rich I might be this, that or the other," "I might be as happy, useful and cultured as another if I only had his money." Such remarks as these show the all too common idea of what money really buys. It can not buy culture, comfort, health, power or friends—any personal good or grace. It buys only the opportunity. It depends entirely upon the character of the individual, his attitude toward his possessions and opportunities, and his conception of life, whether the multiplying of comforts, luxuries and possessions shall mean comfort, prosperity and power, or more "caring care" and a life crushed out by an overburden of things possessed.

Money is accumulated and hoarded as the most valuable thing that children can receive as an inheritance, but it is often forgotten that its desirability lies in the power to use it, and upon the parents who expect to leave such an inheritance there rests great responsibility in the training of their children in the appreciation of true values. The more money a child has, or is to have control of in the future, the more careful should be his training in its spending. Money is not like water, air or fruit. It does not grow. It is the result of human effort. Every dollar represents a definite amount of human life spent in labor by somebody, and the amount of money must always be limited by the amount of such energy expended. Human energy is the most precious stuff known, and when we use money we are using it.

Much of this can not and need not be taught to children, but it needs to be stated to show the importance of training in the use of money to rich and poor alike, and it must be known and appreciated by those having charge of such training. In matters of education Dr. Holmes' maxim always holds—"Begin with the grand-fathers."

Every child must be taught the value of money. If it is done seriously and systematically, as a most im-

portant part of his education, it will set his feet in the path of success; if done in the haphazard way it is too frequently done, it must be unlearned by costly experiment, or prove an element of failure. I would emphasize its importance to girls, both to overcome a long-undisturbed tendency to ignore such matters, and because women are and will continue to be the great spenders of money. Much as we dislike to own it, women as a class have been conspicuously lacking in the affairs of their own special domain, whatever they may have been capable of outside it, and everywhere and always are they lacking in what is termed business sense. Much of the disturbing condition in the industrial world is directly traceable to women's utter inability to spend properly. The idea that something may be gotten for nothing belongs almost exclusively to women, and is responsible for bargain counters and accompanying sweat-shop conditions. They have never learned that the value of anything lies in its use, and that nothing is cheap that they have no use for, nor is anything necessarily valuable to them because it is valuable to their neighbor.

The *modus operandi* of such teaching must, of course, vary with the individual, but certain general principles are obvious. Children are great experimenters, and, after all is said and done, the best education is the properly directed experimental one. The use of a tool is only learned by using it, hence the child should have money to spend—a fixed allowance, which can be depended upon to stay fixed, and come with as much regularity as the father's salary. This allowance must be understood to entirely cover a certain class of expenses; most often, that of personal enjoyment, toys, sweets, etc., will be the most expedient to begin with, as this offers the field most wholly controlled by personal characteristics, and where the interference of older judgment is least often necessary. This allowance must be large enough to amply provide for all reasonable expenditure, breakages and losses in-

cluded. This means thought and care on the part of the parents. It must not be looked upon as "money for the child to waste," but as an investment in his education. The laws governing financial transactions of all kinds must be rigidly adhered to on the part of the parents and insisted upon for the child. The allowance is a financial obligation owed to the child.

We will take the case of a boy who becomes interested in a toy steam engine. He finds that his present capital will not buy even the cheapest one in the shop. He counts up his next month's allowance, and finds that with this and what he already has he could buy it. He concludes that he doesn't actually have to have the ball that he wants to buy. He will have mother fix the old one. He goes frequently to look at the engine, and as he learns more about them he concludes that his needs cannot be fully met in the cheaper grade. By the time that the next month's allowance is due, his ideas of engines have gone beyond the limits of his purse, and he goes on still another month, denying himself his usual allowance of sweets, etc., and almost surprising himself by the number of things that he is able to do without. He even refused to go on a boat ride across the lake, and was full of self-satisfaction until he learned that in it was included a visit to the cribs of the waterworks and the big pumping station, in company with a noted engineer who was a great friend to him and his little group of friends. Then he had misgivings lest he was paying too big a price. Alas! when the third installment of the allowance finally comes, his carelessness has caused him so many breakages that he is still short of the amount. His small sister comes to his rescue with a loan from her allowance, and he becomes the proud possessor of the coveted toy. Now comes the hardest blow of all. He has no alcohol and no money to buy it, and the engine is useless for another month. Again he resorts to borrowing, this time of a friend. When the next installment comes he is surprised to

find that it takes it all to pay for what he has already had, and that he is no better off for the immediate future than before it came. For it is a cardinal principle in this family that a debt shall be paid first. He begins to rebel a little against the tyranny of an engine that refuses to allow a boy to have anything else.

This one practical experience contains lessons in the great laws and principles of success in life, not only financial, but in character building, which, if learned, make for power, usefulness and happiness in any walk of life. And they will be learned with a few repetitions, if there is no interference on the part of older people. The enforced waiting for the toy, with the balancing of its attractions with other things, carried the lesson of wise choice, for choice consists in the refusal of many things rather than the taking of one, and wisdom in choosing lies in the consideration of the things refused as well as the things chosen. He learned the limit of the purchasing power of a dollar. The loss of his excursion should have taught him that opportunity comes but once, and that foresight must characterize choice or our possessions will cost us too much. By going into debt he learned that money can be spent but once, that it is dangerous to mortgage the future, and he who spends beyond his income uses what is not his own. He found that the first cost of a thing is often by no means its whole cost. All this is not only financial education, but the formation of valuable traits of character—decision, foresight, true self-sacrifice—which is always the sacrifice of a present good for something in the future which seems to be better—and patience are a few of them. Now, for any one to increase the allowance in any way, except by suggesting a way for the boy to do it himself, at any stage of the transaction, would be to defraud the child of what was most valuable in the playing.

One such experience in the spending of money will, I believe, have more educational value in the real

virtue of saving money than all the savings bank systems in the world. There is no virtue in itself in the saving of money. Indeed, it is a vice; the virtue lies in the object for which it is saved, which must be seen to be better than the object for which we would spend it in the present. Children's imaginations are not educated to see far ahead, and the objects that are desirable to them will not be the ones we see to be most desirable, but it is only what is desirable to them that will appeal to them strongly enough to form a motive. The college education, or the sending of Bibles to little heathen, or even furnishing clothes for the washwoman's little girl, are too remote from the child to furnish an adequate motive for saving the pennies. A certain dolly in a nearby shop window, or a much-coveted bon-bon even, attainable within the next week, will serve as a much better instructor in the value of saving.

Children should be encouraged to earn money, to learn what makes money valuable, what it stands for. Here three things are very important: First, it must be real work, needed service of some kind. By giving the child a trumped-up task merely to keep him busy, or to delude him with the idea that he is earning money, is to confuse his ideas of values, if not utterly to mislead him. Children are not deluded by such subtleties. Second, never give the child the idea that services of courtesy and affection due to friends and family, or the observance of proper personal habits, have a money value, by paying him for such services or hiring him to be clean or orderly. It is as important for the child to learn what money will not buy as what it

will. Third, the labor must be paid for according to the proficiency of the child on the scale of the market price, exactly what should be paid to any one else doing the same thing as well—no more because he is a member of the family, no less because he is a child, or even a girl. A unit of labor is paid for by a unit of money, regardless of personal relations—one of the important things to be learned. These are some of the important laws of life in the big world for which the home is the training place, and to make any child exempt from them in the home is to make him the victim of them when he goes out of it.

I have used the masculine pronoun, but in its inclusive sense. Women's special deficiencies show the need of exactly this training. They feel they are the exceptions, and all laws of society or the physical universe may be set aside for them; that no standards of skill should be applied to their labor, or any market price be respected by them in their financial transactions, and they are utterly unable to direct personal relations from their business dealings.

Money is a tool whose misuse brings disastrous consequences, but which every child will have to use. To learn its use is a most important part of his education, and takes careful, conscientious and wise training. The suggestions embodied in this article are only hints as to its importance and its scope, and finger-posts that point the general direction which he should follow. And although a rigid rule can not be suggested to be observed because of varied circumstances and environment, the incontrovertible fact remains that the value of money is a vital thing to teach children whatever their lot in life.

We need not be discouraged because of the great things others accomplish and which are far beyond the range of possibility for us. It is only our best that is required of us, our own and not another's.

The Coming Religion

SIR OLIVER LODGE is one of the most famous of all modern leaders of scientific thought. What he has achieved in physics has made his name known all over the world. It was he who invented the "coherer," without which the wireless telegraph would be an impossibility. His intense and fruitful toil in his laboratory at Birmingham would seem to be enough to occupy the time and energy of several men.

Yet Sir Oliver is also deeply interested in religious problems, for he regards religion as one of the great forces of human life. He has had these problems before his mind for years; and he has lately published a book called "The Substance of Faith," which gives the essence of his conclusions. Remember that this book is the work of one who is a profound thinker, a man deeply learned in science, and at the same time a practical inventor. What he says cannot be cast aside as the fanciful notions of a visionary.

Briefly summed up, his view is that: "What we call 'God' is a personality which pervades the universe, having consciousness, emotions, and will. It is an Intelligence, guiding all things, and inseparable from them, just as human thought is inseparable from the human brain. Man is physically a collection of cells, which at death are dispersed; but the part of this divine Intelligence which has guided them still lives on. This is the soul, which ever remains, persistent and immortal. The very greatest of human beings possess a larger share of the divine Intelligence than others. They get glimpses of the spiritual world. This is what we mean by 'genius.' Because God exists in man, and because man has some share of God, we may speak of the Humanity of God and of the Divinity of Man.

Hence, it follows, according to Sir Oliver, that religion in the future must avail itself of both physical and psychological knowledge. First of all, there must be implanted in children "such ideas and habits as shall result in a happy childhood and a sound and useful life." This must be the care of the state and not of the family. "Nothing of this kind can cost too much. For what is the meaning of life? What is this planet for? Physical conditions are a part of true religious teaching."

Then psychologically, religion must be taught indirectly and not directly—and it must be taught continuously. It is to be inculcated by teaching cleanliness, order, punctuality, and courtesy, for these are the very essence of true religion. A love of the beautiful, an instinct for creation as opposed to the instinct for destruction—these are also fundamentals in religion. Respect for persons and for property, unselfishness, truth—when these have been instilled into the life and thought, then religion has entered.

He that is in perfect peace suspects no man, but he that is discontented and disturbed is tossed about by various suspicions; he is neither easy himself, nor does he suffer others to be easy.

Reinforced Concrete in Factory Construction*

By Frederick A. Waldron in American Machinist

THE most important of all factory problems at the present time is to obtain maximum efficiency from help. The elements which contribute to this efficiency are varied and complicated. The underlying principle, however, in obtaining the best work is to have proper working conditions conducive to the best health of the employee, as no one can reach maximum efficiency if he is not in the best physical and mental condition.

The more progressive and broader-minded factory owners are recognizing this fact and are constructing new buildings with a maximum amount of light, using either skeleton steel with brick veneer or reinforced concrete. The more conservative owner still holds to the wood and brick construction as "good enough."

The evolution of the average factory building begins with the idea of a covering in which to house help and machinery, followed by the commercial consideration of the very lowest initial cost regardless of future economy or the efficiency and comfort of the help employed therein.

The ability to withstand dull times and sharp competition lies in the fact of being able to look ahead and design the entire plant with efficiency as the watchword rather than first cost.

The economical cost of factory buildings is a problem which is not easy of solution unless a general knowledge of factory arrangement and construction is brought into play

and its value in relation to the production is considered. There is no doubt but that a neat, well-arranged plant, next to a first-class product, is the best advertisement a firm can have.

There is no question as to the economy of the New England mill construction on factories having live floor loads not exceeding 100 pounds with maximum column spacing of 20 feet and a girder length of from 10 to 16 feet.

In textile mills the machinery and arrangements are such as to admit of this construction being the most economical in most sections of the country. With the advances, however, that are being made in reinforced concrete construction and by the proper design, specifications and the judicious selection of floor loads, it is a question if, in the future, reinforced concrete could not be built as cheaply, if not cheaper, than mill construction in most places.

The short time required to complete a reinforced concrete building has, in many cases, been the deciding factor, owing to the difficulty in obtaining building materials during the past few years.

For multi-story machine shops manufacturing light machinery the superiority of reinforced concrete has already been demonstrated; the rigidity of working platform, fireproof features, cleanliness, air and light have already attracted widespread attention. The cost, however, for various factories, especially in the Eastern section of the United States, has been questioned, and justly so, by parties contemplating the erection of same. This is due largely to the fact that this type of building is often-times improperly constructed and poorly designed, either in the amount of steel or concrete, the assumption of excessive floor loads, the proportion of column load, and the design

* (Mr. Waldron was employed for the last twelve years by a number of the larger and more progressive firms and held solely responsible for the design, arrangement, equipment, construction and cost of operation of different factories of various types of construction and occupancy.—Ed.)

* We are indebted to the American Machinist for the illustrations used throughout the article.



Example 2 Monolithic Reinforced Concrete Building of Robert Barr Co., Brooklyn, N.Y., Without Brick Veneer or Trees or any Kind



Example 2A Showing Interior of Type Illustrated in Example 2.

ing of the girders and columns carrying the load.

It is surprising the amount of expense that can be cut out in the designing of reinforced concrete buildings by an intelligent comprehension of its requirements and relative costs of its elements and future equipment.

SELECTION OF TYPE OF BUILDING.

Many manufacturing concerns that are to-day building light machinery are erecting buildings on the weave shed or single-storey plan. This is short-sightedness and false economy in many cases, a few of which are enumerated as follows:

1. If a plant increases its output



Example 5—Factory of German American Button Co., Rochester, N.Y. Building is Framework of Plain Monolithic Reinforced Concrete Without Brick Veneer or Trim of any kind.

within a comparatively short time the land which is deemed sufficient for to-day is entirely inadequate for buildings of the above character in five or ten years.

2. A building of this kind tends to produce a "dopey" effect on the help employed therein.

3. The floor area in time becomes so large that the so-called advantage of being able to see the entire shop and what everybody is doing disappears.

4. The idea of watching a factory from the office tilted back in an easy-chair is a thing of the past. The up-to-date shop has its responsible head on the factory "on to their job."

and it has never occurred to many that the help spend as much time watching the office as the office does watching them. It is absolutely impossible for any one sitting in an office to tell whether a man at a distance of 100 feet is working efficiently or not, as he may be going through the motions without accomplishing results.

5. On work where the maximum weight of any one piece does not exceed a certain amount, it is much better to have a multi-storey building with proper elevators, as the work can be divided into sections under much better working conditions, and start at the top of the building and

come down to the assembling floors and shipping room. More work is delayed and lost track of by the "see-saw" process than many realize.

It is a recognized fact that the more progressive employers on the lighter grades of work carry this method out in the arrangement of their factories. This can really be done by the proper design of the building and its relation to output.

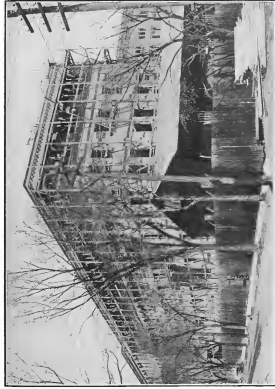
6. A building of the multi-storey type, when the cost of land is taken into account, can be erected for less money generally per square foot working floor space than the weave shed or the single-storey monitor type of building, which type should



Example 6—Building of the Davis Bros. Machine Co., Dayton, Ohio. Plain Monolithic Reinforced Concrete Without Brick Veneer.



Example 1A, Showing Interior of Example 5.



Example 3 Reinforced Concrete Building with Red Brick Veneer, of Dale & Towne Bldg. Co., Stanford, Conn.

only be used where it is necessary to have crane runways and handle product exceeding 2,500 pounds.

7. For a product not exceeding 2,500 pounds in weight, a set of tramrails and hoists can be provided which will handle the work much more expeditiously than any type of crane, as it would be divided into smaller units resulting in the individual machine being served more rapidly than it could be while waiting for the traveling crane, which oftentimes is tied up on special work and prevents the maximum production per machine hour for the plant. This does not mean that a single tramrail will take the place of a traveling crane, but the same amount of money put into a properly designed tramrail system for shop transportation for light work will give a greater machine hour output than it invested in a traveling crane.

The most serious set-back that reinforced concrete has received is due to its apparent simplicity. The mere fact of mixing together a little cement, sand, stone or gravel and having it harden almost in the twinkling of an eye, has attracted toward it a great many incompetent contractors and engineers. The reactive effect of this is apparent in the failure of several buildings in the course of construction on the one hand and the excessive cost on the other.

A building of reinforced concrete, in so far as the frame itself goes, is divided into three elements; concrete, reinforcements and form work, in which the form work costs very nearly as much in place as the sum of the reinforcements and the concrete. The result of this combination is the tendency on the part of the contractor to get his form work done cheaply and use as little material as possible which results in forms being removed too quickly, thus causing collapse.

The element of labor in placing the steel and keeping it so that it will have the necessary covering of concrete costs almost as much as the steel itself. This point is also liable to be slighted.

Cement is the expensive item in the

concrete and the contractor who is out for making money regardless of the quality of the work naturally leans toward the elimination of cement to the last point and have materials hold together.

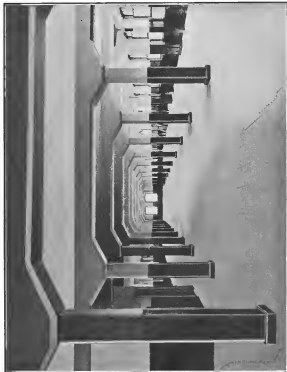
It is poor business policy to have a building designed and erected by the same party, as the buildings to-day that will stand engineering criticism and show a low cost are those that have been designed by competent architects or engineers and erected under their supervision by a reliable contractor. A good design poorly constructed is not as good as a poor design well constructed and good construction requires good supervision.

It is very hard to get the prospective builder, in many cases, to realize the economy of a policy of this kind and many owners think that by giving the designing and the building to the same firm that they are not paying for the architect or engineer. In reality, it is costing them more.

Whatever question there may be regarding the fireproof qualities of reinforced concrete, it can be safely said that it is harder to start a fire in one of these buildings than in any other type. The inflammability of foundry roofs, even when made of thick planking, is also a known fact in insurance circles. The modern mill constructed floor can, under certain conditions, make a very warm fire; especially after the floor is dried out and the space between the maple floor and the plank floor is filled with inflammable dust.

The advantages of following up the work of completion of a building of the monolithic reinforced concrete type are apparent. The floor can be made practically water tight by proper mixing of the ingredients, thereby enabling the workmen to place the rougher portion of the equipment during the erection of the building.

The objection to placing shafting, etc., is being overcome rapidly by special devices which have been designed for that purpose. In the up-to-date shop the devices for suspending shafting are so made that the



Example 3A. Interior View of Example 3.

countershaft can be placed in any portion of a given rectangle by slackening a few bolts and sliding the structure to its proper position and on this structure the countershaft is also slid to its proper position over the machine.

From the factory operating standpoint, the most important advantage in the reinforced concrete is the rigidity of the working platform for operations requiring great accuracy, the vibration and spring being much less than in any form of wood floor in existence at the present time.

A properly designed reinforced concrete building will give, during the winter months, from 1-4 to 1-2 of an hour more daylight than any type of building of slow burning construction. Of course a steel frame building with brick veneer can be made to give about the same window opening but the advantages from a fire standpoint, unless the steel is fireproofed, are not what they are in reinforced concrete structures and the feature of fireproofing steel adds to the cost.

With all of these advantages and the advance in design and construction we may reasonably look forward to an era of concrete factory buildings throughout the country. This condition is already here in the Middle West and extensive factory buildings are being constructed rapidly, economically and satisfactorily to owners.

TASTE IN GROUPING BUILDINGS

Buildings can be grouped in as to form a harmonious whole from an artistic standpoint as cheaply as from a mechanical view point. Some factory buildings are embellished artistically; others are extremely plain either of which in a certain location forms a pleasing or attractive grouping. Either of the above, if grouped artistically and properly proportioned, creates a lasting impression on those who may observe them and an impression thus created is without exception a valuable advertisement for the owner.

Much money can be saved in dis-

signing the most simple buildings by a careful review of the location and occupancy of the same. In several cases, to the writer's knowledge, 20 per cent more expense has been put into a building than is absolutely necessary, due to the fact that the owner engaged a local contractor to design and construct the building.

COST OF EXTRAS AND EQUIPMENT.

In many cases the form of contract and lack of thoroughness of the specifications seriously affect the cost of the building. The writer has had experience with two buildings with a contract cost approximating \$450,000, the specifications and contracts being drawn by different parties. In one case there was about \$50,000 claimed for extras, all of which had to be allowed. In the other case from \$40,000 to \$45,000 claimed as extras out of which only \$14,000 was allowed and of this amount \$11,000 was for work which the owner intended to do himself, when the contract was let. This was due largely to the completeness of the drawings and specifications and the form of contract.

In the original cost and design of a building the owner oftentimes overlooks the subsequent expense of equipping it and is induced quite frequently to take the cheapest form of design and construction.

In the writer's experience, he has found on buildings averaging from \$75,000 to \$300,000 in value, a building properly designed for its specific occupancy, economies of from \$4,000 to \$20,000 can be effected by the consideration of these matters when the building is first designed.

SUMMARY.

In presenting this article on the cost of different types of buildings, the writer does not wish to be misunderstood in declaring himself absolutely in favor of reinforced concrete and nothing else, for he realizes that the most economical occupancy and construction for one type of building in certain localities would not be as economical for the same type of building in a different locality.

COSTS OF FACTORY BUILDINGS OF MILL, STEEL AND REINFORCED CONCRETE.

| COST | | | | | | | | | |
|--------|------|--------|-----------|----------|------------------|----------|--------|----------|--------|
| RETAIL | | | Wholesale | | SPENDING COMPANY | | | | |
| Item | Unit | Price | Total | Per Unit | Total | Per Unit | Total | Per Unit | Total |
| 1 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 2 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 3 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 4 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 5 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 6 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 7 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 8 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 9 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 10 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 11 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 12 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 13 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 14 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 15 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 16 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 17 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 18 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 19 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 20 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 21 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 22 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 23 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 24 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 25 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 26 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 27 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 28 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 29 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 30 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 31 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 32 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 33 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 34 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 35 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 36 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 37 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 38 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 39 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 40 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 41 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 42 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 43 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 44 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 45 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 46 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 47 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 48 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 49 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 50 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 51 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 52 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 53 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 54 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 55 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 56 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 57 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 58 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 59 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 60 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 61 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 62 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 63 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 64 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 65 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 66 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 67 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 68 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 69 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 70 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 71 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 72 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 73 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 74 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 75 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 76 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 77 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 78 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 79 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 80 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 81 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 82 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 83 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 84 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 85 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 86 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 87 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 88 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 89 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 90 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 91 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 92 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 93 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 94 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 95 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 96 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 97 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 98 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 99 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| 100 | 1000 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

Buildings under construction, and none at all designated as top of column. Even so the timber roof supports average to rise 3.500 mm (11 ft 4 in) over the 100 m (328 ft) span. The plan for the rafters was started in February and March. The

The Business of the Salvation Army

By General Booth in American Business Man.

"N O, no," I said when the editor came. "I'm too busy, really too busy. I've made twenty speeches this week. I'm an old man, and the tax has been great. I'm tired out. You mustn't ask me for an article."

But the editor protested. He flattered me. He said the big business men among whom his magazine circulates are interested in me and in my army, that they want to know the story of the Salvation Army from a strictly business standpoint. Now we think the Salvation Army is the greatest business proposition in the world, and we think our methods are such that a good many merchants and manufacturing houses could well copy them. If there is a flaw in our business methods we want to know it, if there is a better system we want to adopt it. So I gave in to the editor, consenting to write this article, which probably is the only one I shall write during my visit in America. I am getting old; this may be the last article I shall ever pen, and if so, God grant that it shall continue to interest you good-hearted, broad-gauged business men in the salvation of many persons after I am gone.

I am going to take you into my confidence, completely, without reserve. I trust you with my secrets. How is the Salvation Army run, what do we do with the money, how do we guard against dishonesty or what you term "graft," where do we get our brains, our heads of departments, our "salesmen" and "salesmanagers," so to speak, and how do we train them? I shall tell you all, and, after reading, if any of you men of big commercial activities see a lurking danger in our system or have a suggestion for a better, please in all kindness write me personally, or my officers. That the Salvation Army shall be so established on good religion and good business that all the world and the

devil cannot budge it is the autumnal ambition of its founder.

The Salvation Army is a business proposition. That our business is not to manufacture engines or sell merchandise, but to change the hearts of men, makes no difference. We have our working staff to manage, our territory to canvass and to till and our "prospects" to interest, the same as has the manufacturer or merchant. I do not know, really that there is any great difference between running the Salvation Army and running one of your big business houses over here in this wonderful America—except that there is most Christ with us and more Mammon with you.

That's the great trouble with you business men of America, you think too much of the almighty dollar. Why, I am told the heads of some of your insurance companies live in palaces and are paid princely salaries. The Salvation Army has an insurance company, too—a good, fine, healthy concern doing a business up in the millions—and how much do you suppose its head gets? Twenty dollars a week, and there isn't a better insurance man in Great Britain or the Americas! Then we have a large bank, and its manager doesn't get as much as twenty dollars a week. And Commissioner Nicol, that fine and learned gentleman who is with me on this trip, is the editor of four of our weekly newspapers and seven magazines, and he gets twenty dollars a week. One New York publisher, I understand, pays a certain editor \$50,000 a year for editing just one newspaper, and I venture to say that the editor who draws the \$50,000 is not more capable than Commissioner Nicol.

I think any employer will agree with me that the success of his business depends on the men who do the work. To create an atmosphere among employes of good-fellowship

Example 3. Factory Building of J. A. Williams Co., Brooklyn, N.Y. MS Construction with Four Stories and Basement.

and of eternal willingness to do the duties required of them in the best manner of which they are capable is the problem always before the man of business. In short it is necessary that the employee give his employers the best that is in him at all times, and

insurance company is but twice as much, you will realize that there is not much salary stimulus held out to our young men. But there is no business house in the world where a better spirit prevails among the members of the working staff than is to



COMMISSIONER CONNOR
Chief Officer of the Salvation Army in Canada.

in the best spirit. Various methods are adopted to bring this about, gradual promotions with increases of salary being the usual stimulus. The Salvation Army rewards its workers with promotions, but when you think that the pay of a captain at the Chicago headquarters is \$10 a week and that of the editor-in-chief of our publications and of the manager of our

be found at any of the headquarters of the Salvation Army.

Let me cite an incident: During my visit in Chicago I was resting one day in the commissioner's office. In a room adjacent a young woman stenographer, who was not a member of the army, was at work on her typewriter. She was very busy, had a great many letters to be written and



TYPE OF BUILDING ERECTED FOR SALVATION ARMY HALLS.
During the year fourteen new halls have been erected and twenty new sites secured in the Dominion.

posted that day. Still, when another young woman entered, a young woman whose duty it was to wash the dishes, the stenographer at once volunteered to help in the dish washing.

"There are too many for you to do alone," said the stenographer, pleasantly. "I'm going to help."

The second young woman protested mildly that the stenographer was not paid for washing dishes, and that if she insisted on it she would be kept late in the evening finishing her typewriting.

"You aren't even a member of the army," was the final protest.

"No," laughed the young stenographer, "but there's so much charity around this place I cannot get away from it. My system's full of it. Come on, I'm going to help wash those dishes." And the two locked arms and walked away.

Now, to understand the business methods of the Salvation Army, this incident is important. If I were to go into your manufactory or your store and witnessed such a spirit among your workers I should know at once one very vital secret of your success. But such a spirit does not come forth uncultivated. It requires study. However closely the labor of the Master may bring the officer of the Salvation Army in touch with the divine, he is always human, naturally susceptible to the influences that sway workmen in the business world. So in our methods of cultivating the spirit of charity and of willingness among workers may be many a hint for commercial employers.

Let us go back to the foundation. The Salvation Army was organized thirty-two years ago. To-day it is established in fifty-two countries. Its territory is the world. It has a million members, it collects and expends annually a million and a quarter of dollars and all the work is done by 20,000 persons—its uniformed officers. These officers are ranked according to their ability, their term of servitude and their consecration. Lieutenant is the lowest commissioned officer. Then follow captain, cadet, ensign, adjutant, staff captain, major,

brigadier, lieutenant-colonel, colonel and commissioner.

This force is recruited from the membership of the army. Officers are continually on the look-out for men and women of consecration and ability, and as these are found they are induced to enter our training schools. In America we have two such schools, one in New York and one in Chicago. The course extends for six months, and includes instruction in the history of religion and of the Salvation Army, in the Bible and in administration, the purpose being to turn out young men and women well-versed in their Bibles, in the doctrines of the Army, and in the methods of tact and resourcefulness that constitute the foundation of executive ability. On graduation the students are commissioned as full-fledged lieutenants and captains.

This training corresponds to the training the young man receives in the business house preparatory to going on the road as a salesman. It prepares our young people to go into the slums and the highways and byways of sin and change the hearts of men.

"Now, at the outset, we seek to promote the sense of responsibility, to fire the ambition, to instill the desire to do something to-day, and tomorrow to do something bigger, in our graduates. It is taken for granted that they go into their work with love for it deep-seated in their hearts. What material stimulus is needed is furnished by the system of promotions and I may say that no system built up on a basis of big salaries could possibly succeed so well. I have seen men in various nations and in various walks of life rejoicing over their prosperity, but I have never seen one as happy as an officer of the Salvation Army on receiving a promotion to a higher rank. Promotion means something to that officer, not the least of which is the knowledge that he is a success in his chosen line of endeavor.

The international headquarters of the army are situated in London. Here we have large publishing

plants, a bank, an insurance company and a foreign office as thoroughly organized as your department of state at Washington. This foreign office might, in a business sense, be styled the head of our foreign sales department. It keeps in touch with the national headquarters in each and everyone of the fifty-two countries where the Salvation Army is active. It knows, for instance, everything

everything that should have been done. The foreign office never permits a lag in Chicago, in Berlin, in Manila, in Capetown, in Rio Janeiro, in Tokyo, to go long unremedied, nor an especially brilliant idea to go uncommenced.

The accumulated experience at the centre is always at the disposal of the men at the extremities. New York may ask the foreign office in London



THE TRAINING COLLEGE, TORONTO.

In this building sixty young people are being continually trained for officership in the Salvation Army.

that the army is doing in Chicago; more than this, it knows just what are the conditions and possibilities in Chicago. When the army is doing good work here, the foreign office knows it, and when less is being accomplished than might be expected, the foreign office likewise is alive to the falling-off. Thus, everything that is done in every city of fifty-two nations is checked off monthly with

for advice and the foreign office will answer intelligently, because close study of the monthly reports from New York has made the men in London thoroughly familiar with the situation at New York, and they have their wide experience in other fields for guidance.

If there is one feature of our system more than another that business men may cogy with profit, it is the

wonderful organization of this foreign department. I doubt very much if any business house has men in its foreign sales department who so thoroughly understand the varying needs and the varying natures of the peoples of the world as do the men in our foreign office at London. We have men there who speak every language in Christendom. It will be interesting, doubtless, to my readers to learn that an American, Col. Edward Higgins, is the assistant foreign secretary.

This same organization characterizes our work everywhere. To begin with, our field, which is the world, is divided into territories, each in charge of a sub-general, who is invested with full executive powers in his department. This sub-general is expected to do things. If he does not, he is soon removed. In his sphere this sub-general is an autocrat, and in this connection I wish to defend the system of autocracy as an efficient agency in business organization. When one considers how the Salvation Army goes down to the very lowest depths and lifts men and women up, no one can accuse us of not being democratic, and yet in our organization we are autocratic. My powers, as general, for instance, are absolute. If I err in my judgment or in my personal department, I may be removed from office; but while I do reign I must be obeyed. So must the colonel or the commissioner in charge of a department be obeyed. In the same way, there must be prompt compliance with the commands of major to captain, of captain to lieutenant, of lieutenant to soldier. There is no occasion for a command to be questioned; it must not. Now, obviously this is autocracy, but I insist it is quite necessary to the conduct of any successful organization.

Now, to prevent stagnation and to halt a possible tendency to get too conservative, the term of command is limited to five years. New blood is coming to the front all the time. Something must be done by the man in power, or at the end of the five years he will find himself supplanted

by a younger man of fresher ideas. So here is the stimulus to constant endeavor. The department commander realizes that there is never to be a period of let-up; he must be doing his best, and a little better than he did yesterday, all the time. Meanwhile he is training men, drilling them, inspiring them; making and keeping his department a live wire.

Commissioner Kilbey is in charge of the western department of the army, with headquarters in Chicago. A man named French is in charge in California. If there are two harder working business men in America I have not heard of them. They are heads of departments. Their departments, in turn, are sub-divided into provinces, the provinces into divisions, and the divisions into separate offices. It is all a great system. Kilbey and French keep in touch with the sub-divisions of their departments and the foreign office at London keeps in touch with them.

The Salvation Army is also divided into two general departments—a social department, attending to the charitable and philanthropic duties of the army, and a spiritual or religious department. Each department is conducted separately. Each does its own banking, its own banking and its own financing, so that contributions to advance the spiritual side of our work do not go to advance the charitable side, and vice versa.

We collect and expend, as I have said, something like a million and a quarter dollars annually. This is a vast sum, and it is imperative that it should be carefully handled and, above all, that there should be no suspicion of our honesty. Our financial system is based on the most up-to-date methods with which we are familiar. We are regulated by the budget principle. Each spending department has to present to the board of experts a statement, compiled from carefully ascertained data, of the probable income and expenditure during the coming twelve months. This statement is submitted to, and passed upon by experts who are called the budget board. If approved

by this board, the expenditure allowed cannot be carried out until the scheme or schemes under consideration are submitted to the finance council. Suppose, for instance, that Commissioner Kilbey decided upon erecting a new training school at Chicago to cost \$100,000, and the expenditure should be passed upon by the budget board, it would still be necessary, before a single cent could be paid out, for the finance council to give its approval.

The financial council is composed of leading financial men attached to headquarters who have no interest in the particular scheme under consideration and whose decision must be arrived at in harmony with the fundamental principles of economy and utility. The council must have positive evidence of the value of the land upon which the school is to be built and must know beyond any possibility of error that the scheme offers no pitfall into which the funds of the army will be sunk.

Well, the finance council, we will say, approves of the proposition. What then? The sum desired must be requisitioned for and vouchers must be produced showing that the money has been spent or is necessary. Then begins the inquiry all over again.

In all this, you may say, there is much red tape. Admitted; and oftentimes this rigid auditing and re-auditing is most tantalizing, almost maddening to the live, enthusiastic officers who are chafing to go ahead. But it is necessary, I insist. The army must be above suspicion.

In addition to our internal audit, there is an external one. Knox, Burridge & Cropper, an eminent firm of chartered accountants of the city of London, are employed to go over our books regularly each month. It is their duty to find leakages and extravagances, if any exist, and by revealing them force us to make correction at once.

Take a collection at one of our meetings. First, it must be counted by two persons, one checking the other. Then the money is passed into

the hands of the local treasurer and in time is reported, abstractly, in the monthly statement to London. There is no opportunity open for what in America you call "graft."

Some business houses, I am told, make a failure of foreign trade by attempting to use in all countries the methods that are successful in one. The Salvation Army does not make this mistake. Our methods vary as the countries in which they are employed vary. Thus in Paris and Berlin there are no street processions, such as we have in this country and in England. The drum and the horn are not appreciated on the boulevards of France as they are opposite one of your American saloons, for instance. We take heed of this, and map our campaign accordingly. If the drum and horn will win men from sin, we will keep everlastingly beating and tooting away; if the drum and the horn are not effective, then we will seek everlastingly for something that is. This is good religion, and I think it is good business.

In Japan, that wonderful little nation in the far east, the Salvation Army has got in very close touch with the people by adopting native manners and ways insofar as has been possible. We have been peculiarly successful there in working up public sentiment with respect to the women of the yoshi wana, a district corresponding to your so-called "red-light" districts. We entered into a semi-political agitation, which resulted in the passing of an act by which a woman under contract to serve as a prostitute could free herself from the same if she desired to do so. Within a few weeks after this law went into force, 12,500 women applied for and received their liberty. I cite this merely as an illustration of the success of our methods in even a pagan land.

In looking back now over the thirty-two years that have passed since the blessed day upon which I entered into the service of my Master and founded this Salvation Army, I realize clearly that no small factor in the success of the movement has been

the consecration and marvelous ability of the officers of the army. I say marvelous ability advisedly; they are remarkable men, many of these officers, men with whom, for brains

I find these officers of our army, these men of powers and consecration, and as I met them in Japan, in South Africa, in America, my heart beats with gladness and I think that now,



THE HELIXCOLLIER'S HULL, TORONTO.
A Government Institute managed by the Salvation Army.

and manhood, you could scarcely compare officers from any business concern. An old man, almost eighty years of age, I am just completing a tour of many thousands of miles around the globe, and in every nation

indeed, may I die in peace—in such hands the work of the Salvation Army will go on forever. It is a glorious thought. I wonder if you, whose hair also is gray and whose shadow long has fallen to the west-

ward, feel this same security in the future of your firm after you are gone.

Within a few weeks I will have concluded my sojourn in your great America and will have sailed for England, perhaps never to return. When I board my ship and we clear the harbor, I shall watch your retreating shores with moist eyes, I am afraid. America, what a wonderful country, what a wonderful field for the Salvation Army to work in the changing of men's hearts! If you only could forget the almighty dollar, if you could do that, you Americans would be almost perfect!

Now, in ending, a sentence sermon that business men will understand: No officer of the Salvation Army smokes, drinks, swears or uses injurious drugs such as morphine or cocaine. We think this is one of the reasons they are, as a class, so clear-headed and mentally active. How about the men who are working for you? Would they be better employees, could they serve your interests better if they did not drink nor smoke nor otherwise abuse themselves?

With this question I will leave you. Until we meet again, good-bye, good-bye, God bless you.

Aboard a Collier in Northern Seas

By H.J.C. in Evening Post

FROM Boston to Montreal in a coal boat didn't sound very attractive to me. When the sentence was first pronounced I had in mind pictures of the Russian conscripts bound for Siberia. Nevertheless the suggestion accompanied an invitation so cordial that I didn't hesitate to accept. I even looked forward with pleasure to being shot, bag and baggage, into the bunkers from a coal chute, and could hardly await my turn in the stoke hole to earn passage. Perhaps I was prejudiced—it may be? Paying six and a half dollars in good U. S. A. for the privilege of burning a ton of anthracite every five weeks in winter is not conducive to favorable impressions in the coal line. But be that as it may, my ideas on coal boats were badly warped, for by the time the French-Canadian pilot had brought us alongside the wharf at Montreal I would gladly have exchanged my berth in the Pullman for New York with any man bound back for Sydney in the Catalone.

In the first place, steamships in the trade are not called coal boats. I probably confused them with the fly-

ers on the Erie Canal. On the boards at Lloyd's the coal-carrying ships are rated "colliers," which is certainly much more impressive, and in keeping with their size and cargo capacity. The fleet of English and Norwegian colliers chartered by the Dominion Coal Company is a fine collection of steel ships, averaging in size the proportions of an ocean "liner," without, of course, her cabin accommodations. Where the mail steamship is built exclusively for the passenger traffic, and so designed, the colliers' carrying capacity runs to hold, even bunker space being cut down for cargo. The *Hektor*, of Drammen packs away 6,600 tons every time she puts out of Loughs on the Cape Breton coast for Boston. She was leaving the latter port, light, when we boarded her, and no sooner was she under way than the crew was busy scrubbing and washing down decks to remove all traces of the dust left in the unloading. When they had finished, she was as clean as a model man-of-war. The bridge, with the captain's cabin, was amidships. Immediately aft of it on the main deck was the galley, the engines, and the

boilers; aft of that the quarters of the first, second and third mates, and the engineers, while the crew was quartered in the fo'castle, way forward and under the bow.

In the Norwegian ships the master lives apart from his officers, even to messing by himself. Besides his own quarters there is an extra stateroom, the main cabin, an office and a bath, with a storeroom and the steward's pantry, all under the bridge, and as cosy and comfortable as a modern New York flat. Capt. Estrim took great comfort in his quarters. In him we found a vigorous personage—a combination of sailor, philosopher, student, and playwright, who snatched another of the landlubber's illnesses. He reads Ibsen and writes plays. One of his brothers at home is a professor, and another an author. The captain himself was educated at the University of Christiania, shipped before the mast upon graduation, got his mate's certificate at nineteen, and was a master at twenty-two. The book shelves of his cabin hold works on history and philosophy, navigation and some verse. These are scarce all in Norwegian.

On the bridge the captain is a bluff Norwegian sailor, and his crew steps lively at commands delivered tersely in his native tongue. There is formality, too, in the intercourse between the master and the three mates, a seemingly severe distance which permits of little or no sociability. This official gulf is apparently a part of the ship's discipline which prevails more on German and Norwegian vessels than aboard Englishmen. Under the severe exterior of the officer there was the kindly sympathetic nature of the friend. The Hektor's master was the champion, adviser, and physician of every member of the crew. The ship has no surgeon, and in an emergency the captain has power to do as he thinks best.

"I flatter myself I can prescribe as well as many of these doctor fellows," said the captain one day on the bridge, "and I helped reduce a fracture once, but when the bone knit the man's leg was two inches short and

it had to be broken over again. I was a junior officer then and the captain bossed the job. It sounds brutal, doesn't it?—but we did the best we could. That was in the days of sailing vessels, and we set the leg during a gale."

From Boston Light the course of the Dominion Coal Company's colliers is almost due east until they reach a point outside of Cape Sable. Before dark of the first day we had dropped the land under the horizon and did not pick it up again until the morning of the third day. Fogs about off the Nova Scotia coast, and the steamships give it a wide berth. But on this trip, with the exception of two thick banks, we had delightfully clear weather with a great round moon at night. We passed a school of whales spouting, but too far in the distance to present a good view. Fishermen were thick off Nova Scotia. We met them first in the fog, much to the disgust of the master, who kept the bridge all night long, running his ship at half-speed and keeping the whistle going at minute intervals. Not being familiar with the Norwegian tongue, I could not gather the drift of the master's remarks as we slipped through the silent fleet, some of the schooners not even showing a light at the masthead. Translated freely, the captain's thoughts must have been expressive and to the point. Between puffs of his short briar pipe, with Norwegian intervals, they went something like this:

"Those fishermen, they give me gray hairs. I'd rather daylight be among icebergs! You can see ice-bergs, if you can't see them! Look! Here's one now!"

And far ahead through the fog-shrouded moonlight a shadowy thing was seen.

"Starboard a point," growled the master to the man at the wheel.

The Hektor's whistle gave a hoarse blast and the fishing boat with a wee small light cockled in the bows passed rapidly astern, the clatter that came up from her deck telling plainly the crew's alarm. When we said good

ABOARD A COLLIER IN NORTHERN SEAS.

night the captain was still pacing the bridge, watchful and alert, eyes and ears strained for more trouble. In this mood he was so different from the student and philosopher that I went to sleep trying to put myself in the place of one of those fishermen, tooting around outside. What if I were suddenly run down by the Hektor? Would I prefer to go to the bottom or be picked up and brought quailing before the master? There isn't any doubt but that the scholarly captain of the Hektor has plenty of good red fighting blood in his veins. We learned afterward that he was decorated by the German Government for taking a ship up the Pei Ho to Tientsin in the Boxer campaign, and at another time presented with a seal ring and an engrossed testimonial by some mandarin for saving fifty lives during a gale in the China Sea.

The next morning the Hektor steamed for four hours through another thick fog bank. During this time the ship's course had been almost due east, and keeping well off the cape before pointing north to Louisburg. Not before we had the Gut of Canso off our quarter did a sight of land appear, and then it showed in a pretty bit of sunlit coast, the weather holding bright and clear by day with a gorgeous moon at night all the way to Louisburg Harbor. We passed in about an hour before midnight. The wind had dropped and the sea was calm. So still was it that we could hear the bell in the engine room of the tug that came to meet us while she was a quarter of a mile away. Louisburg harbor is a small harbor, but strongly protected from the sea by a narrow entrance. The land-locked water looked like a quaint little old mill pond tucked away behind an abandoned stone quarry. One searches in vain for signs of the fortifications built by the French, and reduced by Wolf in 1758. History tells us the English soldier laid the old town in ruins and the thoroughness of his job is attested by a few remaining mounds—all that is left of what was once the strongest fortress on the Atlantic

coast. The new town is on the other side of the harbor, about a hundred houses gathered around the big coal pockets, the railroad terminal and the wharves. Gen. Wolf would have conferred a great favor on his countrymen had he been less thorough in his job.

From Louisburg a single track railroad runs across the upper end of Cape Breton Island to Glace Bay and Sydney, the two towns on the northern side. Glace Bay is the mining town whence comes Canada's greatest supply of bituminous coal; Sydney is the terminal of the Intercolonial Railroad, has a magnificent harbor, large piers, wide streets, comfortable homes and modern business blocks. A thriving steel plant has followed the coal industry here and with the by-products of the two, the electric power and illuminating companies, the telephone, telegraph and wireless systems of communication, banks, newspapers, and an electric tramway, Sydney bids fair some day to ostrivall Halifax as the chief port of the Maritime Provinces. Summer is short up here, but beautifully fine and clear, and autumn brings another period of bracing but equally glorious weather. The winter is long and the ice which closes the harbor is Sydney's toughest problem, but the progressive inhabitants are confident in the belief that with mechanical and steam devices they will eventually maintain an open passage to the sea all winter long.

Peary and his polar expeditions often put in here to "bunker," which means to coal, and in passing it may be said that the Cape Breton sailormen do not put much stock in either Peary or the achievements of his ship and crew. Some of them are even skeptical of the explorer's claims to the longitude reached, and there is general criticism of his trading trinkets and junk for valuable furs with the Eskimos. Ships of all nations come in here to coal. Whether they are tramp ships, warships, yachts, or coasters, along the piers the one word "bunkers" covers them all. Barring the ice in winter Sydney Harbor is

a magnificent one, and, naturally, the chief sport of the town is sailing. The Royal Cape Breton Yacht Club has some able craft, and its sailors are of the deep-water school. One yacht, the Gloria, a fifty-foot sloop, owned by J. K. L. Ross, met and vanquished everything in her class in the joint regatta of the New York Yacht Club, the Eastern Yacht Club of Marblehead, and the Royal Halifax Squadron off Halifax two years ago.

There is a wealth of sea stories in this port; stories of the mines, of big game, and of the people themselves, rugged Scots for the most part, who thrive on the hardy life of the island. It is said that there are so many "Mc's" and "Mac's" on the pay rolls of the big industries that abbreviations like "Micky," "Big," "Red," "The Runt," "The Slugger," etc., have come to be used in place of the Christian names in order to distinguish the "Mc's" and the "Mac's" apart.

Leaving Sydney I was fortunate in securing passage on another Dominion collier—the Catalone of London, Capt. T. L. Glover, a bluff and hearty Englishman from the tip of his toes to his honest, clean-cut face. We cleared the pier at sunset on a Friday laden with 6,000 tons, but with the hatches down and deck cleared it would have been difficult for a stranger to name the cargo. The English colliers are not quite as large as the Norwegian, although built especially for the trade. Their engines and boilers are aft. Only the captain's bridge and cabin stand above the deck between the after quarters and the anchor chains forward, leaving all the other deck space clear save for the hatches and derricks. Capt. Glover's wife and two children live with him aboard the Catalone. The captain and his wife, the first, second and third officers and the pilot mess together, making a jolly family. Besides this, in nice weather there is a cricket game going on deck every afternoon, in which the engineer and his assistants join, the whole party entering into the sport with much vim. The balls are made of oakum,

canvas and hemp, and the player who knocks one over the side has to quit play and immediately make another. It is great fun, this ship cricket. Through the afternoon, and following tea into the soft twilight of these beautiful autumn days, the game would be going on, the Catalone in the meantime ploughing her way steadily across the Gulf of St. Lawrence for the month of the river. The Englishmen apparently take the Nova Scotia coast less seriously than the Norwegians. Anyway, they seem to get more sport out of the life up there and mingle much more freely with one another.

"A bit of relaxation ain't a bad thing," said Capt. Glover. "We don't have it all smooth sea and sunshine, you know. It gets pretty bleak up here in winter. Fogs and rain and sleet and snow make it nasty then, and I say, be merry when you can!"

COLLIERS IN THE ICE.

The captain didn't tell me so, but from photographs in the cabin, and from what the mates said in an occasional burst of confidence, it is not at all unusual for the colliers to get caught in the ice. Last winter at one time there were five or six of them waiting a week outside of Louisbourg harbor for the wind to change and clear the channel, so that they could get in to land. When the river opens in the spring, the colliers are always the first ships to venture through to Quebec, and they have literally to feel their way for a passage, sometimes going in through the Gut of Canso and around Prince Edward's Island, and again outside Cape Breton and under the lee of Newfoundland.

Gaspe looks not at all inviting as it looms over the horizon to the northwest. It is dark, cold and bleak. Under its great towering heights a line of white fringes its base. Presently, with your glasses, you can make out the lashing, tumbling surf, and almost hear its roar. Practically all through the year this is a lee-shore and a bad one. Captains give it a wide berth. We picked up the headland with our binoculars in the

afternoon of the second day out. As we steamed farther in towards the mouth of the river, the land grew into mountain peaks, between which we could see deep crevasses and dashing cascades. On this cold, dark coast the passenger also sees the first of the church spires which line the St. Lawrence like telegraph poles along a railroad. One never gets out of sight of a church spire going up this river. More often there are half a dozen of them in sight. Each collection of cottages on either bank has its church spires. The edifice is always the largest and handsomest in the community and occupies the most conspicuous site. There are more double spires than single ones, and each spire built was apparently an attempt to over-top its neighbor. The houses in Quebec Province are very picturesque. White is the universal color, and stone the material. Chimneys are wide, and the eaves low, while the roofs are painted a rich, warm red. Some of them, no doubt, stand as they did when built by the early French settlers. The river narrows very slowly as you approach it from the ocean. Gaspe was plain to the naked eye on the second evening from Sydney, but it was the morning of the third day before Point de Monts was to be seen to the north. Sunday we met another Dominion collier bound light for Sydney, a C.P. & R. freighter passing out for Liverpool, and the night closed down with a storm brewing in the northeast.

IS TWENTY-FOUR A FAMILY?

At Father Point that afternoon the Quebec pilot took the bridge for a continuous watch of eighteen hours to Point Lévis, where he was relieved by the river pilot. The Quebec pilot was a gray little man, with a sad, almost pathetic face. He smoked a big, black pipe, wore a heavy overcoat, and the first thing he did when he came on the bridge was to go inside the wheelhouse, close the windows, and turn on the steam. Vainly would talk, but it was only by asking questions that his French-Canadian tongue was loosened.

Was the pilot married?

"Oh, yes!"

One hears this expression all over Canada—Scottish, English, French, Canadian. It is inflected like the blasé American phrase: "Oh, very well!"—in a sort of "go as far as you like" manner. Continuing, the cross-examination questions and answers ran like this:

"How long have you been married?"

"'Bout eighteen year."

"Got any children?"

"Yes."

"How many?"

"Oh, sixteen."

"Well, I say, that is a family!"

"Oh, yes. Pretty good. My sister, she got twenty-four!"

The helmsman who took the trick with the pilot was a French-Canadian lad from Quebec, a pilot's apprentice, and he kept his post while the ship had headway from that hour until we reached Montreal. Going up the river heavy, we had to come to anchor twice, and this gave him a rest, but it is not unusual for these lads to stand this trick for twelve and eighteen hours at a time. It is said that pilots limit their apprentices to pilots' families, and notwithstanding the size of the same, the occupation has never yet been over-stocked, owing to the increase in steam navigation of the river. Ordinarily steamships have to go in under Father Point both to drop and to take on their pilot, but the coal company, in order to save time, carries each pilot through from Quebec to Sydney and back again.

On this day, Sunday, the Catalone had made a good run, and by nine o'clock at night we had passed the mouth of the Saguenay and were logging over ten knots an hour towards Quebec. Between ten o'clock and daylight we steamed 200 miles. Monday morning bright and early we emerged from the south channel, close to Orleans Island and dead ahead from out of the mist appeared Point Lévis. The sun appeared almost simultaneously, and as the Catalone cleared the island and came

into the broad stretch of the river the Falls of Montmorency glistened in the sun to our right. A moment more and the heights of Quebec loomed into view. Out in the river lay a C.P.R. packet, with her hulls lined with immigrants for the Northwest, and on shore at their piers were the mail steamship *Empress of India* and an Allan liner ready to sail for England. The current of the river is very strong in the cut between Quebec and Pointe Lévis, and steamships move slowly against it. Taking advantage of this, opposite the old town, the Montreal pilot came out in a skiff and dropped down alongside, changing places with the Quebec pilot, who went ashore. Passing under the walls of the fortress towering high above us the Catalone came to anchor opposite Wolfe's Cove, to wait for the flood tide before attempting to cross St. Nicholas Bar. The Montreal pilot brought news of the falling of the Quebec bridge, and far up the river with the aid of binoculars we could just make out the ruins.

After a wait of two hours, the pilot ordered the anchor up, and the Catalone again breasted the current. We passed the wreck of the bridge, and a desolate looking mass it proved to be, although to one who had not seen the half-finished structure before it fell, it was difficult to comprehend the extent of the catastrophe. A few hundred yards further along the pilot showed signs of great agitation. He would pace the bridge, then pull out his watch, study it, put it back again, and glaze his binoculars on a giant semaphore erected high on the south bank, talking the meanwhile to the helmsman, in French. It appeared that on this semaphore should have been displayed the signal that high water had set in, which, interpreted, meant that deep draught ships could proceed. But the signal was not there, and, according to the pilot's figuring, high water had set fifteen minutes past. Whatever was wrong, the pilot confident that his own calculation was correct, kept steaming ahead and the Catalone went over without even a bump.

"That fellow," muttered the pilot, referring to the semaphore keeper, "he do as he pleases. O yes! He thirty minutes late, one day. Brilby he never put up de ball but he hear me whistle with 5,000 ton of coal, and he yank it up damquick. Very nice of him! What you call accommodat-ing?"

Curious to learn if this pilot would prove any exception to the other French-Canadian river men in the size of their families, I engaged him in conversation somewhat as I had his comrade below Quebec. Was he married? had he children? how many? etc. I forget his answers in detail, but I remember distinctly he said he had eighteen children, and the oldest was married and already had a family of two or three.

THE ST. LAWRENCE BATTEAUX.

From Quebec to Montreal it is about 110 miles, and a steamship laden can make it against the current well under twelve hours, providing she gets high water on the shoals and can cross Lake St. Peter by daylight. The Catalone did neither. We were held in check at St. Nicholas and reached the lake at nightfall, being compelled to anchor at Fort St. Francis until daylight. Behind us were two ocean steamships caught in the same predicament. The St. Lawrence is said to be the best-lighted channel of any river in the world; but while the river is wide and roomy, the channel itself is narrow and winding, so narrow, in fact, that in Lake St. Peter there is barely clearance when steamships approach head on. On both banks the country is dotted with farms and small towns, the names—Portneuf, Dechambau, Crocndine, St. Anne, St. Jean des Chailions, Baatarcan, Sorel, St. Pierre des Besognes—signifying their origin, as well as present inhabitants. Lake St. Peter is twenty-one miles long and nine miles wide, and we entered the narrow channel which runs its length at five o'clock in the morning, passing several lumber tows and sailing craft before we came out at the head. Sailing on the St. Lawrence,

ABOARD A COLLIER IN NORTHERN SEAS.

that is, commercial sailing, is confined to the ancient batteaux. These strange looking boats are about sixty feet long, with high rounded bow and stern, and carry one great square sail set amidships. A man and a boy form a crew, and progress up or down the river is dependent absolutely on a fair wind. Without it the batteaux are compelled to anchor and wait. Sometimes the skipper does not get a favorable wind for weeks at a time, but when it does come, with his great wide-spreading sail, he fairly bows along. To see a batteaux coming bow on from a distance one would think it a full-rigged ship.

Near the head of the Lake we passed a fleet of them with their mud-hooks down waiting for a fair wind to blow them towards Quebec. The river is very narrow at this point, near Sorel, and on either side are wide stretching green bottoms on which were feeding countless herds of horses, cattle, and sheep. These it seems are not owned by any one, two or three grangers, but are the property of the farmers for miles around, who bring their stock to this pastureland and set them free to

graze, trusting to each other's honesty in getting back their own when they come for them before the fall washets set in. Sorel is a bustling little town, but once beyond that the country side settles again into a quiet succession of whitewashed stone farm houses with red roofs. Sleek cattle graze along the river banks and the churches continue to raise their spires toward the sky. After winding miles through these quiet scenes more traffic is noticed on the roads, the houses and bamlets begin to thicken, and then suddenly around a bend in the river rises the smudge over Montreal. The weather was thick and a thin mist of rain falling on the day we arrived. It shut out the surrounding landscape, and drove the landlubber below decks, where dinner kept him busy till the Catalone pushed her nose under the coal pockets, her voyage at an end. Then it was hurry ashore and off to the Windsor Station, where the American baggage piled high on the platform testified amply to the rush of vacation end and the growing popularity of fair Canada with her neighbors across the line.

KEEP OFFICE WORRIES FROM YOUR HOME

When you put the latchkey in the door of your home, drop your business or profession; drop all the things which have vexed and worried and nagged you during the day; drop everything disagreeable. Just say to yourself, "I will not allow these shadows in my home. This is a shrine too sacred for discord." Resolve that peace, harmony, contentment shall reign there.

If you insist on worrying during the daytime, do not drag your worries home at night. Do not bring the black fiends which have destroyed your peace in the office into your home. Leave your cares and your troubles behind when you enter its doors.

The habit which many married people have of talking their troubles over at night, and especially at the dinner table is a most vicious one. The dinner bell should be a signal for the happiest time of the day. Every member of the family should go to the table with smiles—each one should bring his best, brightest and most cheerful things to it. No one should be allowed to complain or relate his unfortunate experiences there. The assembling round the dinner table should be an occasion for fun and laughter—the enemies of indigestion.

Some Things About Some Men

AMONG the names that have been suggested for the proposed additional membership of the Dominion Railway Commission is that of Mr. Hugh Blain. The Canadian Grocer was his sponsor and the suggestion meets with favor among business men, and particularly those who know him best. Freight rates and railway problems have been his particular hobbies for a score of years and the Toronto Board of Trade have looked upon him as their guide and counselor in regard to these matters. His appointment would certainly add to the usefulness and efficiency of the railway commission. At present Mr. Blain is the financial man in the Eby, Blain Co., Toronto. In 1905 he contested North Toronto for the Ontario Legislature with Dr. Beattie Nesbitt, but courts private rather than public life.

• • •

HON. RODOLPHE LEMIEUX, the Canadian Postmaster-general, who is now in Japan trying to induce the Government of that country to consent to a thing or two in regard to emigration to Canada, could not a score of years ago gather together words enough to express himself in the English language. But he was a student, and an ambitious one at that. He put into practice Solomon's advice and "redeemed the time." His own father is authority for the statement that he could not be persuaded by his fellow-students to leave his books in the evening and join them in their carousals in saloons and other places of amusement. To-day

he is not only head of the postal system of Canada, but is one of the most eloquent orators in the English language which the Dominion possesses. In the opinion of a good many he does not rank second even to the Premier himself in this respect.

• • •

MR. A. E. KEMP, M.P., for East Toronto, who attracted a good deal of attention the other day by his baiting of the Minister of Public Works in regard to the latter's charges of corrupt election acts by the Conservative party in New Brunswick during the last election, is one of the few business men adorning the House of Commons. Mr. Kemp possesses a great deal of "grit"—not, of course, the political Grit. He was not born with a silver spoon in his mouth, unless indomitable energy can be termed a "spoon." He came to Toronto something like a score of years ago, and it was not a great while before he became the head of the industry that is now known as the Kemp Mfg. Co. His qualities were soon recognized outside his own business, for it was not long before he began to occupy important positions in public life and private corporations. His regime as President of the Toronto Board of Trade marked a new era in that organization, which was in a moribund condition when he became its executive head. Mr. Kemp, so far as known at any rate, never sought public positions. They have sought him. His acceptance of the nomination of his party for the House of Commons was an instance of this.

What Exact Thinking Accomplishes

By J. M. Jackson

IF there is one thing clearer than another regarding Jesus' method of healing disease, it is that his method was always a mental method. Invariably he recognized disease as a wrong mental condition, and as invariably he disposed of it mentally. Nineteen hundred years ago he knew, what the world in general seems yet to be scarcely convinced of, viz., that disease is due to erroneous thinking, and that material applications, investigations or operations, do not and cannot dispose of an erroneous mental concept. He knew that a wrong thought cannot be cut out of the body with a knife or driven out with a vile compound. He never attempted to doctor the body—and he lost no cases. He thought correctly—knew the truth—with regard to all phases of error that were presented to him, and this exact knowledge invariably reduced the error "to its native nothingness." (Science and Health, page 91.) It will scarcely be denied that he was the greatest practitioner that the world has ever seen.

Others besides Jesus, however, at various periods in the world's history, have come to the conclusion that the character of the thought determines the action or result, among them Solomon, who wrote—"As he thinketh in his heart so is he"; Shakespeare who said—"There is nothing either good or bad, but thinking makes it so"; and Emerson, who left this terse but profound record—"Thoughts rule the world." But, though some men in all ages have perceived, to a greater or less degree, that thought is responsible for every material manifestation, none until Jesus' time discriminated so accurately between the Divine Mind and the carnal mind, and understood sufficiently well the control which this Divine Mind exercises over the universe, as to unerringly perform cures

by it. That this method was not a mysterious one which could not be learned, is shown, not alone by his promise, "Verily, verily, I say unto you, he that believeth on me, the works that I do shall he do also," but by the fact that during the first three centuries of the Christian era, these works were actually done by his followers.

At that time, owing to the gross materialism of the age, the exact system or science by which Jesus performed his marvelous cures was lost sight of, and has remained in obscurity until the present age. The Principle by which the cures were performed, has, of course, always been present in the world, so that the same works were possible in any age by those that believed on him (understood the Principle) as Jesus himself said. It remained, however, for Mary Baker G. Eddy to discover, in 1826, this method of Mind healing which she has named, with singular appropriateness, Christian Science. Before presenting her great discovery to the world in 1875, in the form of "Science and Health with Key to the Scriptures," this method was fully tested and was not found wanting. The profound and unending wonder of it all is that a person should have been found in these material ages, with such clear, spiritual vision as to have perceived and been able to reduce to a science, the vital and eternal truths contained therein, and as time goes on, the wonder only increases. The discovery is of such supreme and unparalleled importance that it is a question whether even those who appreciate it the most, can grasp its significance to the world.

There is no mystery about Christian Science, unless it be the mystery which Truth ever presents to ignorance or superstition; which light presents to darkness. What, for instance, could be more reasonable

THE BUSY MAN'S MAGAZINE

than its teaching "Disease is an image of thought externalized." (Science and Health, page 411.) Take the sufferings which a man accumulates for himself by indulgence in vicious habits. Can we conceive of a man being vicious who does not think viciously? Most assuredly not. At some time and in some way, vicious thoughts have been suggested to him and have been entertained, not rejected. Then they have taken seed and sprouted. The man puts the thoughts into acts and great and terrible is the result (the material manifestation upon the body).

But is not the wrong thought, the sinful appetite, the real offender? Without a doubt. To concern ourselves with the result is to waste time. It has been said that you can bring a horse to water but you cannot make him drink. In like manner wrong thoughts may be presented to a man, but it does not follow that he must think them. If he does entertain them, he will have trouble as certainly as two and two make four. There is no getting away from this fact, which is true for all time.

When Jesus healed the impotent man, it will be remembered that he said, "Sin no more lest a worse thing come upon thee." On another occasion he also said, "Go and sin no more." He dealt with the cause instead of wasting time on the result as is so often done to-day. It will be noticed that he did not say, "Go and lay in a stock of So-and-So's Herb Mixture lest a worse thing come upon thee." Could greater proof be offered that ignorant or malicious thought is the cause of suffering?

Thoughts sway a man. We frequently hear it said of a man that he is swayed between opinions. Is this not conclusive proof that the mental realm is superior to, and governs, the material? Can a man act without a thought, conscious or unconscious, preceding the act—may can a man act contrary to the mental picture which he carries in his thoughts? Could a man, for instance, who had planned a kind and loving act for a friend, go to that friend and abuse him instead?

Not while the kind thought was in his mind. He would first have to eradicate the kind thought. Or, contrariwise, could a man who was a party to a feud in Kentucky (or anywhere else) go to a member of the opposite faction and present him with a basket of flowers? Not while he was swayed by the thought of revenge, or believed the other man to be his enemy.

In each case the thought prompts and precedes the act, hence the necessity of regulating thought in every instance, instead of ignoring it as of little value, because intangible to the senses. How infinitely more important, however, to discern between the carnal mind which claims to be a mixture of good and evil, with evil predominating, and that Mind "which was also in Christ Jesus," which contains nothing but good—and how important to be consciously and continually swayed by that Mind.

Viewed in this light, we see the futility of a man blaming his misfortunes upon others, upon fate or upon circumstances. Among many remarkable statements in "Science and Health" is this: "You must control evil thoughts in the first instance or they will control you in the second." Thousands have proved, and are daily proving, the truth of this statement, and as many others may do so as are so disposed. Looked at from this point of view, how reasonable does the admonition, "Work in your own salvation" become; for in this matter of regulating our thought scientifically, it is self-evident that another cannot do the work for us.

The power which thought exerts in the universe, is little understood to-day. We are told in "Science and Health" (page 373) that, "One theory about this mortal mind is, that its sensations can reproduce man, can form blood, flesh and bones." Elsewhere (page 484) we are told that "The physical universe expresses the conscious and unconscious thoughts of mortals." This being the case, does not the world to-day, to the extent that it regulates its thought Christianly and scientifically, possess the means and the power to prove that

the kingdom of Heaven is here now?

Christian Science shows how this one Mind or Divine Mind, which is God, is as much present and as all powerful in the world to-day as it ever was, and how it confers upon men peace, health and harmony by causing them to think the thoughts (entertain the substance) which produce these things—and to reject as outside of the realm of this one Mind—therefore unreal—such thoughts as envy, malice, resentment, doubt, worry, anxiety, lust, false appetite, discouragement, gloom, despair, fear, suspicion, etc., etc., which constitute, to such a large extent, the world's stock-in-trade to-day.

Possessing consciously this one Mind, and entertaining only thoughts

which belong to this Mind, each man becomes a law unto himself (not subject to any extraneous power or influence, because knowing there is none), and has dominion to the extent of his understanding of the supremacy and Allness of this one Mind, even as was promised in Genesis 1, 26.

Not the least remarkable thing about the book, "Science and Health," and the proof that it is divinely inspired, is, that the mere reading of it has, in very many instances, changed the thought of persons reading it to such an extent that diseases of all sorts more or less painful and prolonged, have been eradicated, by exchanging wrong thoughts for right thoughts.

WOMEN HAVE SPECIAL BUSINESS GIFTS

MANY women fall into the error of thinking that in order to succeed in business it is necessary for them to ape the manners, dress and speech of men. This is foolish and always fatal. In itself, it is an acknowledgment of conscious inferiority. There can be no question between the sexes as to which has the greater intellect. It merely is a different order of intellect. Women have made notable successes in literature, science and art, but they have not taken man's place. They have made a place for themselves which man never could fill. Then why may not the same be true in business?

Women have been as liberally endowed with qualifications necessary to business success as men. Evidently nature intended that there should be a fair division of labor. Woman has not man's strength, but she has more than man's endurance; she has not man's judgment, but she has more than man's intuition. She has not man's firmness, but she has more than man's shrewdness. She has not man's force, but she has more than man's tact. Indeed, she

is amply qualified to succeed in any line she may select.

Not until women cease making inferior imitations of themselves and enter upon their work as women, conscious of all their peculiar endowments as women and determined to use them to the uttermost will they and others realize the full measure of their power. Then, and then only, will they accomplish any notable success or command the respect and serious consideration of men in the same field.

The business world has need of just those qualities which women possess in a supreme degree. By the aid of them many blundering mistakes would be avoided, much friction removed and the machinery of business made to move on a smoother and higher plane. We speak of a woman's helplessness, but in ignorance alone lies her greatest helplessness. When she comes to a full realization of her own powers, of what she is and what she can do, the measure of her own endowments, the greatest barrier to her hapiness and success will be removed forever.—New York Commercial.

Recent Cartoons



Asiatic John: White man call me "no good"—allee samsee me elowee him off the bench.—Toronto World.



The Peace Angel of Europe.
Front and Back View.—Berlin Ull.



Something Coming Down at Last.—London Advertiser.



Sir Wilfrid.—See anything sprouting, Sifton &—Toronto News.

What Men of Note are Saying

QUIET OF ENGLAND CONDUCTIVE TO LITERARY WORK.

By Robert Ross, a well-known Canadian novelist.

THE atmosphere of England is better for literary work than that of the United States or Canada.

About eleven years ago I fell upon a quiet spot some seventeen miles south of London, and there I have made my home. England is certainly a quieter country than this. The late Moncure D. Conway told me, once it was the one country in the world in which he could write every day.

I have no desire to write every day, but I find London is very convenient to Paris and Holland and other places. I like to visit, and when I have been traveling on the Continent I enjoy getting back there.

...

THOROUGHNESS THE GREAT NEED.

By John G. Shedd, of Marshall Field & Co.

FOR the young man beginning business life I should say one of the greatest of his qualifications is thoroughness. It would be well if every young man entering business had the experience that comes to the employee in a bank, where books must balance to a cent and where a missing copper cent is as much an error as a missing \$1,000 bill. I have in mind a man who is making a business success who told me that he got his "one" in business methods from an incident arising in his own household.

His wife had bought a bill of goods and paid for it. A few days later she had a letter from the firm, calling attention to an overcharge of three cents, including three cents in stamps, and

apologizing for the mistake. The wife regarded the matter as a joke, but the husband learned a lesson which may mean thousands to him in his business.

The personal influence of the man in business is lost sight of by many business men. I once knew two men who conducted a partnership business. One of them was of the abrupt, aggressive type; the other firm, decisive, yet considerate. About half of the employees were hired by one of these partners and the other half by the other. Looking over these employees in the light of these facts, it was easy to pick out the men who had been hired by these employers.

It is the disposition of men to imitate the methods of their superiors. Not only this, but in the choice of men by these employers there was the disposition on the part of each to lean to the man of their particular types. The result was that where an offended customer made complaint of rudeness on the part of an employee, it was found at once that the offender was "one of Jones' men." Finally the partnership split on this question; the aggressive one retired, and under the administration of the gentler partner the business has grown all bounds.

Everywhere in progressive business affairs the customer is receiving more consideration than ever before. It is becoming fixed in the mind of the business man that without the customer and his good will a successful business is an impossibility.

Under such conditions the man who is not of the disposition to broaden and meet his customers half way is a man chosen for failure. He needs to study himself to the extent that he is in personal touch with men, he needs to consider his manner and methods, while no less he needs to do so because of the disposition of employees to pattern after

him in these probable peculiarities. If his manner is such as to irritate the principals with whom he must mix he may be fairly certain that his reflex is operating through employees against his customers.

I may dismiss this topic of business success by repeating that every individual business of marked growth has been an evolution. Business in general is under the influences of one of the greatest evolutionary periods that it ever has known, and the influences are at work for an evolutionary betterment of business conditions such as hardly can be appreciated by those of this generation.

WHAT A NEWSPAPER SHOULD AND SHOULD NOT BE.

By Arthur General Beaumont, President of the National Newspaper League, at Providence.

WITH the establishment of newspapers the world became much larger for the average man. This immense extension in the area of each man's attention and sympathy has naturally and powerfully reacted on his character. The power of the press arises from the fact that it speaks, or is believed to speak, what everybody is saying at the time. As soon as a paper is recognized as somebody's "organ," as expressing the views and wishes and opinions of any particular man or set of men, its healthful influence as a newspaper is gone; it may, indeed, have another kind of influence, for those who control or conduct it may be powerful men, but its editorial utterances are simply their "open letters."

In my judgment the control of a newspaper is a matter of very serious and urgent concern to the American people to-day. Certain of our newspapers, including some whose influence within my memory, indeed within a comparatively few years, was a power, and a power for good, in the community, are now firmly and widely believed to be virtually, or even literally, owned by well-known "interests"; in other words, by wealthy men engaged in far reaching enterprises

A newspaper under suspicion is almost as maligned for healthy influence as if the suspicion had been proven well founded; for the legitimate and salutary power of a newspaper lies in its showing and being thought to show the "first thought" of the ordinary citizen on all matters of current public interest. In showing this it does the community a double service—it gives shape and direction to public opinion and it enormously increases the latter's force.

The greater mass of mankind do not know what they really think until somebody tells them; they recognize their own opinions when these are expressed for them by another; then and only then are they ready to act.

It must be remembered in this connection that an editor is necessarily a politician, or, at all events, he ought to be one. Unless he has definite opinions on all questions of general public interest and is ready to express them he has no business to be an editor; indeed, he is not an editor, but is only trying to pass himself off as one. In fact, an editor is a politician, whether he wishes to be or not; if he will not speak on subjects connected with politics his very silence is a way of dealing with them.

COUNTRY NEEDS THE REST CURE.

By J. J. B. B.

WHAT this country needs above everything else is the rest cure. We all want to go to sleep for a good long time and wake up with both eyes open. The country has been suffering from mistrust. While there is an easing in the mercantile credit situation, the people who have money are holding on to it and giving out cheques instead. Nobody wants to let the money go. The merchants hate such a situation. It has put us on a paper basis, such as we were in just after the civil war. We need a rest cure to remedy such conditions. The demands upon the Western roads to haul grain to the two coasts show the crying need for further railroad facilities. The Great Northern is hauling grain to Duluth

WHAT MEN OF NOTE ARE SAYING

faster than all the Eastern systems can carry it from Buffalo eastward.

As a result the grain merchant who buys grain is paying less for it because he is afraid he will have to hold it a year before he can sell it.

When the grain of the Northwest is being moved to market there is a yearly blockade at Buffalo to an extent that the railways between that city and the Atlantic seaboard are unable to book shipments for weeks at a time.

This situation shows that we must have more new lines, more double tracks and more terminal facilities. Yet how are the railroads going to sell securities under conditions as they exist to-day? The business is two and one-quarter times as great as it was ten years ago, while the machine for handling it has increased only a little more than one-fifth.

WHAT IS HAPPINESS?

By Miss Alma Tadema, author of "Love's Martyr."

I want to show American women what happiness is and how to find it.

It takes me an hour and twenty minutes to explain the meaning of happiness. I passed several years in learning it, and it took me five months to write it down. Happiness is attained by managing one's self; by working hard and developing one's powers to the limit. It never comes except by being sought. It is not a matter of condition or wealth. It does not depend upon marriage. There are happy persons in the world, for I am an example. This is my first visit to America, but I do not intend to "write up" the country when I return to England. So those whom I meet need not fear I shall be continually taking mental notes. My father's most recent painting is "Caracalla and Geta" which has been exhibited in Paris and London. It portrays the interior of the Roman Coliseum, and more than three thousand human figures are in the picture.

AMERICAN ARMY MAY RESORT TO CONSCRIPTION.

By Adjutant General Alarwood.

NOTWITHSTANDING the most strenuous efforts on the part of the War Department and the recruiting officers and their parties in all parts of the country, it has been found impossible wholly to make good the losses occurring in the present strength of the army to say nothing of increasing that strength to the limit authorized by law and executive order. The government in its efforts to procure men for the army is now competing everywhere with private employers who are able to offer men much greater inducements than the government now offers, at least in the matter of pay.

If present conditions continue there will be nothing for the government to do but to meet this competition by materially increasing the soldiers' pay or to evade the competition altogether by a resort to the dreaded European system of conscription or compulsory military service.

Reasons for the decrease are not difficult to find. They include the substitution of confinement in the military prison at Fort Leavenworth for confinement at military posts as a punishment for desertion, the discontinuance of final enlistments at recruiting stations, the low rate of pay, dissatisfaction with the hard work of practice marches, drills and fatigues duties and the abolition of the canteen. The means for the removal of most of these causes are obvious and are to a considerable extent beyond the control of the War Department in that it will require legislation by Congress both to increase the pay and to restore the canteen.

Actual strength of the entire military force on October 15 last was 58,998 men, including 3,890 officers, but not including 3,400 men of the hospital corps, so that the force was 19,671 men short of its authorized strength. The deficiency on the corresponding date of the preceding year was 7,830 men.

Science and Invention

PAPER MADE FROM PEAT.

THE peat bog furnishes the latest substitute for wood in the manufacture of paper. Paper making from peat on a commercial scale has already begun in Sweden, where a company, capitalized at more than \$1,000,000 has made extensive purchases of peat bogs and prepared plans for the erection of mills for turning out wrapping paper and pasteboard.

It is claimed that a ton of paper worth \$30 can be made from peat at a total cost of \$15, thus leaving a satisfactory margin of profit. It is further claimed that it takes only two hours to convert the peat into paper. It should not, however, be expected that peat as a material for paper making can take the place of wood pulp for all purposes. If it helps to meet the demand for the coarser grades of paper and thus relieves the pressure upon the timber supply it will do a great deal for the forests.

The quantity of peat in the world is enormous. It exists in all the countries of northern Europe and has been used as fuel for centuries. Deposits from 10 to 50 feet deep and many miles in extent are not unusual. Siberia has thousands of square miles of peat, and much exists in the United States and Canada.

Many good qualities have been claimed for paper made from peat. It is said that an article wrapped in it will not be attacked by moths, and for that reason it is assured to be peculiarly fitted for boxes and bags for storing furs and woollen clothing. It is further claimed that a process of bleaching will give the paper a snow white color and thus make it equal to the best pulp papers for printing

purposes. Wrapping papers, cardboards and paper boxes made from peat possess greater strength than similar articles made from straw.

THE MUTUAL SERVICE ASSOCIATION.

THREE years ago, in Indianapolis, a few self-supporting young women banded themselves together for mutual helpfulness. With a spirit of earnestness and enthusiasm they enlisted the co-operation of other women workers and the financial aid of some of the leading business men of the city, and to-day they have a property valued at \$12,000, a membership of over eight hundred, and an organization the work of which is attracting attention in other cities as well as in Indianapolis. This is the Mutual Service Association, which was incorporated in February, 1907.

The Mutual Service Association has a board of directors, each one of whom, with the exception of the secretary, gives her services without charge. The secretary is paid a small salary. The work of the association has been supported by membership dues, \$1.20 each, and subscriptions, at present it is on a self-supporting basis, the secretary's report at the recent annual meeting showing the institution to be in a good financial condition.

The purpose of the organization is to lend a helping hand to wage-earning women; to provide a home for small salaried girls who are homeless, as well as those who are strangers and unprotected in the city; to make it possible for a girl on a small salary to live without feeling that she is an object of charity.

A NEW LIFTING MAGNET.

THERE has been placed on the market a lifting magnet that is meeting with success. The fundamental principle is that of an ordinary magnet, a steel core and

terial to be handled. A 50-inch magnet, under favorable circumstances, will lift as much as 20,000 pounds, but under more adverse circumstances the lifting capacity might drop to 1,000 pounds, or even less. In one test, a 52-inch magnet readily picked up a steel skull weighing 5,300 pounds, and this in spite of the fact that the surface presented to the magnet was very uneven and extremely dirty, being partially covered with slag.

Fig. 1 was taken during a test at the Carnegie Steel Co.'s Donora works, when a 32-inch magnet lifted from the ground 32 sand-cast manganese iron pigs, averaging 65 pounds each in weight, making a total lift of 2,080 pounds.

A 10-inch magnet weighs about 75 pounds, and Fig. 2 is a view of one of these small magnets lifting a Bles



Fig. 1.—Lifting Pig Iron.

coils of wire to carry the exciting current.

Wherever pig iron, metal plates, tubes, rails, beams, scrap or heavy castings of iron or steel are handled, lifting magnets can be advantageously employed. There is no waste time adjusting block and tackle to the object to be lifted. The magnet is lowered onto the piles of scrap or pig iron and without any further work of handling the iron, it is lifted onto or from the cars, as the case may be. In foundries and rolling mills, magnets are useful for lifting and transporting metal too hot to be touched with the hands.

The lifting capacity depends to a great extent on the nature of the ma-

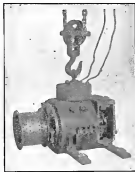


Fig. 2.—10-inch Magnet Weighing 75 lbs., Lifting 800 lbs.

Electric Car Lighting Generator weighing 800 pounds, or even ten times its own weight. A 50-inch magnet weighs about 5,000 pounds.

Contents of the January Magazines



In this department we draw attention to the topics treated in the current magazines. Readers of *The Husky Man's Magazine* can secure from their newsdealers the magazines in which they appear. Where the newsdealers cannot supply the required copies orders will be filled from this office.

ARMY AND NAVY.

- The Sailing of the Great Fleet. Frederick Palmer....Collier's (Dec. 7.)
The Volunteers of America and Their Christmas. B. T. Dalshomer
Uncle Remus's Mag.
The Needs of the American Navy.....McClure's
The Navy Department and Its Work. W. L. Marriss....Am. Rev. of Rev's
The Navy, and Its Chief Need.....Spectator (Nov. 23.)
The Art of Being an Officer.....Spectator (Nov. 23.)
The Persian Soldier of To-day.....Chambers's Journal
"Fun" in the Navy. Harriet Gillespie.....National
Marksmanship in the Navy. Francis J. Dyer.....World's Work

THE ARTS AND ARCHITECTURE.

- Victor Westerholm, Finnish Landscape Painter. Count L. Sperre
Studio
The Pictures of Ambrose McEvoy. T. Martin Wood.....Studio
A Wallon Sculptor. Victor Rossetti. F. Klogg.....Studio
Recent Developments in Pottery Ware.....Studio
Paintings and Panels of Isabelle Dods-Withers. T. Oldford.....Studio
The Lay Figure—on Buying Cheap Art.....Studio
An Artist's Plea for American Art.....Am. Rev. of Rev's
American Painting To-day. Ernest Knauff.....Am. Rev. of Rev's
A Madley About Mude.....Saturday Review (Nov. 16.)
Old and New English Art.....Saturday Review (Nov. 23.)
Great Masterpieces of Art. John La Forge.....McClure's
Beauty in Art. L. Van der Velden.....Pearson's (Eng.)
"Measurements in Wood. Jean Dupre.....Pearson's (Eng.)
Small Talk With My Father. Walter Fifth.....Cornhill
William Blake as a Painter. Laurence Binyon.....Putnam's
A New Power of Artistic Expression. Sidney Allan.....Smith's
The Art of Alphonsus Meets. Arthur G. Byrnes.....Smith's
The Relation of the Fireplace to the Home. H. W. Clark
Schurken Life.
How Much for \$2,500. C. L. Brown.....Good Housekeeping
The Madonna in Art. Roland Hood.....Burr McIntosh
Artistic Portraiture in Photography. J. C. Savary.....Burr McIntosh

BUSINESS AND INDUSTRY.

- Toyland.....London
The German Toy Industry. Edward T. Hays.....Am. Rev. of Rev's
Hoosier American Trade Abroad. An ex-Consul.....Burr McIntosh
Trade Mark Pirates. Gustavus Myers.....Am. Business Man
Modern Collection Methods. W. A. Shryer.....Am. Business Man

- Window-dressing for a Retail Store. Geo. L. Lewis.....Am. Business Man
The Young Man in Business. Wilson Rice.....Am. Business Man
The Catholic in Business. Right Rev. P. J. Mulkoon.....Am. Business Man
How the Englishman Does Business. J. D. Collins

Saturday Evening Post (Dec. 14.)

- Caching the Man-power in Business. Wm. Judson.....System
How Business Men Can Maintain Prosperity. J. W. van Cleave.....System
Specific Points for Water-power Development. Guy Cramer.....System
The Chance for the Small Business. O. N. Manners.....System
Adjusting Retail Customer's Complaints. David Lay.....System
Making Collections Promptly. L. R. Clinton.....System
A Compact Employment Record. David Lay.....System
How to Insure Prompt Deliveries. J. B. Revok.....System
Error-saving Methods in Purchasing. Albert Kelsey.....System
Bringing in the Money.....System
Metal Mining in Canada. Ralph Stokes.....Canadian
Inland Waterways. Herbert Quick.....Reader
The Building of the Ships. J. O. Curwood.....Reader
The World's Largest Butterfly Farm. Jos. Heighton

- The Industry of Music-making. Wm. E. Walker.....Am. Homes and Gardens
Christmas Trees. R. Ennet.....Atlantic Monthly
Where Courage is Capital. H. G. Hanting.....Burr McIntosh
To Sink a Ready-made Tunnel. F. M. Caldwell.....Technical World

EDUCATION AND SCHOOL AFFAIRS.

- A Day at Eton. An Etonian.....Royal
The Slade.....Saturday Review (Nov. 16.)
The Problem of the Poor Pupil. Jno. J. Mahony.....Education
Need of Training in Social Science. Jno. B. Phillips.....Education
The Public School Teacher and Promotional Exams.
H. E. Teell.....Education
Glimpses Into the Schools of Hamburg, Germany.
W. C. Rendiger.....Education
Higher Educational Exhibit at Jamestown Exposition.
J. A. Stewart.....Education
Examination Question for Burke's Speech. Maud E. Kingsley
Entrance Requirements of State Normal Schools. Prof. Jaa
M. Quinn.....Education
A Classical Education. Emily J. Putnam.....Putnam's
Humor at School. Henry J. Barker.....Putnam's

EDUCATION.

- The Educational Alliance. H. E. Rood.....Metropolitan
Industrial Education. Paul H. Hagnus.....Atlantic Monthly
The Peace—Teaching of History. J. N. Larned.....Atlantic Monthly

FICTION.

Complete Stories.

- His Mispent Yonth. Arthur S. Pier.....Collier's (Nov. 30.)
Tomorrow. Gilbert Parker.....Saturday Eve. Post (Nov. 30.)
The Foppings of the Sacred Codfish. Mary B. Wood.....Collier's (Dec. 7.)
Ship-mates. Ralph D. Paine.....Uncle Remus's Mag.
Cupid and the Comedian. Mrs. J. Fustelle.....Uncle Remus's Mag.
The Key of the Door. R. Ramsey.....London
Jinks's Marc. Armitage Barclay.....London
The Saving of Chadleigh. Lloyd-Oshorne.....London
The Telephonogram. C. Langton Clarke.....Royal
Kooropore Sahih. Jno. le Breton.....Royal

| | |
|---|----------------------|
| His First Curtain Call. Wm. C. Estabrook..... | Royal |
| The Unseen Hand. M. McD. Bodkin, K.C..... | Royal |
| My Nephew Max. Fox Russell..... | Royal |
| Wilkinson's Wife. May Sinclair..... | McClure's |
| South of the Ledge. P. J. Lesaffre..... | McClure's |
| A Bank Clerk's Tale. Chauncey Thoburn..... | McClure's |
| The Commodore. A. E. Finn..... | McClure's |
| Love of Woman. Edwin L. Sablin..... | Red Book |
| Barbara's Bishop. Irvine Graff..... | Red Book |
| The Kaiser of Little Germany. R. McWilliams..... | Red Book |
| Wireless. Edwin Widman..... | Red Book |
| The Cumber. Arthur Stringer..... | Red Book |
| By Grace of Julius Caesar. L. M. Montgomery..... | Red Book |
| Captain Storefield's Visit to Heaven. Mark Twain..... | Harper's |
| A Tale of the Far East. Franklin Clarkin..... | Everybody's |
| Fanlin's Little Brother. Aldie Dunbar..... | Success |
| To Kill the President. E. Spence De Pue..... | Success |
| Wanted—An Original Gentleman. Anne Warner..... | Smart Set |
| The Goddess of Art. Kate Masterston..... | Smart Set |
| His Silent Partners. Jno. R. Elyson..... | Smart Set |
| In Earthen Vessels. Austin Adams..... | Smart Set |
| The Shurtleff Dinner. Frederick Hermon..... | Smart Set |
| The Pedestal and the Footstool. Pearl Wilkins..... | Smart Set |
| The Duchess of Dreams. Edith Macvane..... | Lippincott's |
| Omar in Central Park. Richard le Gallienne..... | Lippincott's |
| The First Indorsement. Leila B. Wells..... | Lippincott's |
| Nursing an Oil Deal. Charles U. Becker..... | Lippincott's |
| The Fortunes of Splinter. D. M. Henderson, Jr..... | Lippincott's |
| A Coup in Iron. Daniel L. Hanson..... | Am. Business Man |
| In the Balance Room. Ashby Ford..... | Idler |
| The Second Automobile. St. John Bradner..... | Idler |
| The Prudence of Priscilla. Jasper Grant..... | Idler |
| Pride of Craft. Joseph C. Lincoln..... | Idler |
| The Measure of the Rule. Robert Barr..... | Idler |
| Flower O' the Orange. Agnes and Egerton Castle..... | Pearson's (Eng.) |
| The Course of True Love. Edgar Jepson..... | Pearson's (Eng.) |
| The Paw. B. Fletcher Robinson..... | Pearson's (Eng.) |
| The Smoke From the Chimney. F. Gilman..... | Pearson's (Eng.) |
| Joseph, a Dancing Bear. Jas. Barnett..... | Pearson's (Eng.) |
| God Bless the Master of This House. G. R. Sims..... | Pearson's (Eng.) |
| The President's Joke. Arthur Ransome..... | Eng. |
| Black Flame. Samuel Gordon..... | Chambers's Journal |
| The Haunted Smoker. Edwin L. Arnold..... | Chambers's Journal |
| The Locked Wing. Katherine Lyman..... | Chambers's Journal |
| The Calamity of the Powder. C. Edwards..... | Chambers's Journal |
| An Elephant Comedy. Albert Derrington..... | Chambers's Journal |
| A Deal in Cotton. Rudyard Kipling..... | Collier's (Dec. 14.) |
| The Footprint. Gouverneur Morris..... | Collier's (Dec. 14.) |
| The Making of Two. Ann Constock..... | Collier's (Dec. 14.) |
| An African Andromeda. W. H. Adams..... | Cornhill |
| We Bearth Our Infirmitie. Wm. R. Lighten..... | Putnam's |
| His Chance. Juliet W. Thompson..... | Smith's |
| The Holiday Competition. Edna Philpott's..... | Smith's |
| With This Ring. Kate W. Patch..... | Smith's |
| Smith's Crymble's Fourth Resurrection. Holman F. Day..... | Smith's |
| A Romance of Rahit Run. F. Ronny Weir..... | People's |
| When the World Turned Over. Horace Hazeltine..... | People's |
| The Recklessness of Knosland. Wm. R. Stewart..... | People's |
| The Stolen Working Flange. Campbell MacCallloch..... | People's |
| The Soul of Jimmy. Edward S. Holloway..... | People's |
| Sairy Ann's Dress. Lee C. Harby..... | People's |
| The Cattleman's Wife. Arthur Chapman..... | People's |
| Red Reef. Howard Fitzalan..... | Popular |

| | |
|--|-------------------------------|
| In the Smokey Hills. Bertland W. Sinclair..... | Popular |
| Rancie's Cowardice. W. B. M. Ferguson..... | Popular |
| The Pride of a Man. A. M. Chisholm..... | Popular |
| With the Tide. T. Jenkins Haise..... | Popular |
| Berenice. E. Phillips Oppenheim..... | Amies's |
| Chances for Thres. Campbell MacCallloch..... | Amies's |
| Invention and Investment. Jos. C. Lincoln..... | Amies's |
| A Case of Compromission. Marion Hill..... | Amies's |
| Cupid on Contrails. Elliott Flower..... | Amies's |
| The First Thres. Martha McWilliams..... | Amies's |
| Mrs. O'Halloran Christmas Party. Mary D. Doushey..... | Amies's |
| The Under Dog. T. W. Hanshaw..... | Appleton's |
| The Gift of the Sea. Edith Rickert..... | Appleton's |
| Justice. Owen Oliver..... | Appleton's |
| The Weaker Vessel. Allen French..... | Appleton's |
| A Flight from the Harem. Demitra V. Brown..... | Appleton's |
| Under the Joshua Tree. Barton W. Currie..... | Century |
| The "Peach" and the Admirals. David Gray..... | Century |
| The Red City. S. Weir Mitchell..... | Century |
| The Dimple and the Dimple. Frances T. Lee..... | Century |
| Maldon's Last Night. Roger A. Durry..... | Century |
| The Battle on the San Gabriel. Chas. D. Stewart..... | Century |
| The Fault. May Sinclair..... | Century |
| The Anonymous Letter. G. S. Street..... | Pall Mall |
| Parson. Agnes and Egerton Castle..... | Pall Mall |
| The Black Pearl. Majorie Bowen..... | Pall Mall |
| The Vigil of Joba Heslop. Mrs. P. C. de Creepigny..... | Pall Mall |
| A Bush Christmas. M. E. Fourast..... | Pall Mall |
| The Ghost of the Ragged Cat. W. Smade..... | Pall Mall |
| Why the School Eight Did Not Win. Walter Emanuel..... | Pall Mall |
| The Maise Symphony. Ada Mixon..... | National |
| Profitable Resurrection. Geo. R. Chester..... | Saturday Eve. Post (Dec. 7) |
| The Column Necklace. Arthur Stringer..... | Saturday Eve. Post (Dec. 7) |
| Cousin James Come Back. Dorothea Deskin..... | Saturday Eve. Post (Dec. 7) |
| The Brace Game. Stewart E. White..... | Saturday Eve. Post (Dec. 15.) |
| Looking for Trouble. E. V. Preston..... | Argosy |
| Out of His Past. Marvin Dana..... | Argosy |
| At Herbert's Aunt's Apartments. Burke Jenkins..... | Argosy |
| A Case of Chilled Cupid. Zoe A. Norris..... | Argosy |
| An Embarrassing Draft. J. F. Valentine..... | Argosy |
| Suspensers and Suspicion. F. Raymond Brewster..... | Argosy |
| The White Mohammedans. Arthur S. Flowers..... | National |
| The Land of Forgetting. Virginia E. Roe..... | National |
| Eardisot's Lady Bonniel. Florence C. Chapin..... | National |
| A Revolutionist in Petticoats. Edith Summers..... | National |
| The Whistling Boxy. Ralph D. Prime..... | Outing |
| The Dream Road. Edwin S. Rabcock..... | Outing |
| The Passing of Marcus O'Brien. Jack London..... | Reader |
| How Kate Accepted Dr. Rogers. Jane Clifford..... | Reader |
| Charley, the Charm Man. Sydney N. Carney, Jr..... | Good Housekeeping |
| The Tarentum Hooks. Allan P. Ames..... | Metropolitan |
| The General's Story. Marion R. Wright..... | Metropolitan |
| The Unconquerable Hope. Elsie Sinemaster..... | Atlantic Monthly |
| La Tristesse. Majorie C. I. Pickhall..... | Atlantic Monthly |
| The Ticket for Oua. E. S. Johnson..... | Atlantic Monthly |
| A Little Change for Edward. Mary S. Cutting..... | American |
| In a Far Country. Octavia Roberts..... | American |
| In its Different World. Venita Seibert..... | American |
| The Reprieve. May Harris..... | American |
| The Mister Clink Thurston's Duel. Edward Peple..... | American |
| Patricia's Christmas Family. Emilia Elliott..... | New England |
| The Numbered Days. Mary W. Hastings..... | New England |
| Miss Nancy's Pock in Battletown. Clara W. Shipman..... | New England |

The Trail of the Lonesome Pine. John Fox.....Scribner
 Lents. W. C. Morrow.....Success
 The Hemlock Avenue Mystery. Roman Deadlockay.....Popular
 The Yellow Face. Fred M. White.....Popular
 The Smoky God. Willis G. Emerson.....National
 A Man's Country. Edward P. Campbell.....Argosy

FOR THE WORKERS.

Don't Live in 1909 in 1908. Orison Swett MardenSuccess

HANDICRAFT.

Practical Bookbinding. Morris L. King.....Studio
 Stencil Craft. Mahel T. Priestman.....Studio
 How to Build a "Dink." H. P. Johnson.....Boating
 Success With Stencil Work. Alice Wilson.....Good Housekeeping

HEALTH AND HYGIENE.

A Nerve Specialist to His Patients. F. Peterson, M.D.
 Collier's (Nov. 30.)
 Hypochondria. Geo. L. Walton, M.D.....Lippincott's
 How I Came to Originate Osteopathy. Andrew L. Still
 Ladies' Home Journal
 If You Get a Cough or a Cold. Emma E. Walker, M.D.
 Ladies' Home Journal
 High Heels and Low Heels. Alexander C. Magruder, M.D.
 Ladies' Home Journal
 The Physiognomy of Disease. W. Hutchinson, M.D.
 Saturday Eve. Post (Dec. 14.)
 Health Resolutions. Dr. Lütcher H. Gulick.....World's Work
 Heredity and Will Power. S. McComb, F.D.....Good Housekeeping

HISTORY.

The Waterloo Campaign. Walter Wood and Maud Ruxley.....Royal
 Malta as a Health Resort. By an Impressionist.....Idler
 The Diverging History of Prejudice. M. Tindal.....Person's (Eng.)
 The Campden House Fire. Hugh Childers.....Chambers' Journal
 The Roman Gens. G. W. Botsford.....Pol. Science Quarterly
 The Bombardment of Casablanca. L. J. Brown.....Cornhill
 A Staff Ride in the Valley of the Boyne. Lieut-Col. Macartney
 Fliegel.....Cornhill
 The Personal Factor in History. H. Mon. Jas. Bryce.....Pall Mall
 The God of Clay. H. C. Bailey.....Pall Mall
 The Letters of General Chas. S. Hamilton.....Metropolitan
 When Sherman Marched Down to the Sea. Mrs. Rankin.....Metropolitan
 Fight Between La Tour and D'Aunay. M. C. Crawford.....Canadian

HOUSE, GARDEN AND FARM.

Hardy Plants That Are Attractive All Winter. T. McAdam.....Garden
 All the Cattleyas Worth Growing. Leonard Barrow.....Garden
 How to Make a Water-lily Pond. Henri Hos.....Garden
 Nine Ironed-leaf Palms for the Window Garden. P. T. Barnes.....Garden
 Winter Work for the Beeskeeper. F. A. Schroeder.....Garden
 The Winter Care of Hens. F. H. Valentine.....Garden
 In Search of Bungalow. Felix J. Koch.....House and Garden
 A Remodeled Country House. Mary H. Northend.....House and Garden
 Oriental Rugs for the Chamber. Richard Morton.....House and Garden
 If Your Window-garden Doesn't Grow. Frances Duncan
 Ladies' Home Journal

Was I Wise to Move Into the Suburbs?.....Suburban Life
 Keeping Fancy Poultry as a Recreation. Jno. H. Robinson
 Suburban Life
 An Improvised Billiard Room. Douglas Crane.....Suburban Life
 Choosing Wall Paper for a Suburban Home. H. G. Goodwin
 Suburban Life
 The Hall as a Living Room. Mahel R. Heinz.....Suburban Life
 The Selection of a Piano. Henry W. Hart.....Suburban Life
 Transformation of a Dining-room. E. M. Givins.....Suburban Life
 Simple Methods of Ventilation. N. N. Davis.....Suburban Life
 Window-box as a Help to the Table Beautifier. Dr. F. A.
 Gardner.....Suburban Life
 Winter Gardening Under Ground. Boyer.....Am. Homes and Gardens
 A New England Stock Farm. Mary H. Northend
 Am. Homes and Gardens
 A Dutch Colonial House. Martha H. Lane.....Am. Homes and Gardens

INVESTMENTS, SPECULATION AND FINANCE.

The Consequence of Pyramidal Banking. I. F. Maroonson.....Sat. Eve. Post
 The Present Financial Crisis. Byron W. Holt.....Am. Rev. of Rev's
 The West's Financial Revelation. Chas. M. Harger.....Am. Rev. of Rev's
 Trust Companies and the Panic. Wm. J. Boies.....Am. Rev. of Rev's
 Gambling in Produce and Shares.....Sat. Review (Nov. 14.)
 The Curious Case of the Speculator. Spectator (Nov. 23.)
 What Happened in New York. Edwin Lefever.....Everybody's
 Preventing the Next Panic. David G. Evans.....Success
 Men Who Get Caught. Arthur Train.....Sat. Eve. Post (Dec. 14.)
 The Small Investor and the Panic.....World's Work
 The Desirability of Railroad Bonds. Geo. G. Henry.....System
 Runs on Banks. Henry C. Nichols.....Moody's
 Railroad Bonds as Investments. Wm. R. Britton.....Moody's
 Canadiana Panic Experience.....Moody's
 Life Insurance and the Savings Bank. H. Ferris.....Moody's
 American Finance. Jno. Paul Ryan.....Metropolitan

LIFE STORIES AND CHARACTER SKETCHES.

Victor Westerbolm—Finnish Painter. Count L. Sparre.....Studio
 Victor Rossmann. Sculptor. F. Knopf.....Studio
 The Man Who Stole the \$50,000 Gainborough Painting.....Human Life
 Governor Johnson of Minnesota. Alfred H. Lewis.....Human Life
 The Remarkable Gould Women. Nance Tohy.....Human Life
 The Story of the Real Mrs. Eddy. Sibyl Wilbur.....Human Life
 Victoria! Queen, Wife and Mother. J. L. Childer.....Human Life
 Der Kaiser.....Sat. Review (Nov. 16.)
 A Word on Francis Thompson.....Spectator (Nov. 23.)
 David Warfield. Louis V. DeFoe.....Red Book
 Thomas A. Edison in 1908. Robert D. Heald.....Success
 The Real Lawson (Part IV). Frank Payant.....Success
 President Roosevelt and the Newspapers.....Business Man
 Canada's Greatest Indian Chief.....Canada (Nov. 30.)
 Major John Denis Edwards. Alfred E. T. Watson.....Am. Rev. of Rev's
 An Impression of the Fifties. Mary Moss.....Putnam's
 Some Japanese Statesmen of To-day. Wm. G. Fitzgerald.....Putnam's
 Wm. Blake as a Painter. Laurence Binyon.....Putnam's
 Grace George. Remond Wolf.....Smith's
 Miss Mary Garden of the Opera Comique Paris.....Cosmopolitan
 Henry Hudson, Dreamer and Discoverer. Agnes C. Laut. Appleton
 The Reminiscences of Lady Randolph Churchill.....Century
 The Beautiful Mrs. Fitzherbert. Wm. Perkins.....Century
 H. G. Wells and His Work. Harold Spender.....Pall Mall
 President Woodrow Wilson. Robert Bridges.....World's Work
 Theodore Roosevelt—Boy and Man.....National

MISCELLANEOUS.

| | |
|---|----------------------------|
| The Power Boat on Puget Sound. H. Cole Estep..... | Boating |
| Future London. H. C. Lander and A. H. Scott, M.P..... | London |
| Behind the Scenes in London. Geo. R. Sims..... | London |
| On An Old Road..... | Saturday Review (Nov. 16.) |
| Laborious Leisure..... | Saturday Review (Nov. 16.) |
| Thieving as a Virtue..... | Saturday Review (Nov. 16.) |
| Pomp and Circumstance..... | Spectator (Nov. 16.) |
| The Kings and Their Peoples..... | Spectator (Nov. 16.) |
| The Cornels..... | Spectator (Nov. 16.) |
| Arranging Cut Flowers. Jane Leslie Kift..... | House and Garden |
| Protecting Birds From Cats. A. C. Hall..... | Garden |
| Making Sweet-scented Candles. Phineas Nolis..... | Garden |
| The West in the Orient. Chas. M. Pepper..... | Scribner's |
| Hawthorne. Wm. C. Brownell..... | Scribner's |
| A Defence of Paganism. Prof. J. G. Hibben..... | Scribner's |
| Hypnotism and Crime. Prof. Hugo Munsterberg..... | McClure's |
| Ellen Terry's Memoirs..... | McClure's |
| Menageries of Europe. F. L. Harding..... | Travel |
| With the Life-savers on Old Malabar. W. O. Inglis..... | Harper's |
| Our Waste of Forests. Emerson Hough..... | Everybody's |
| Romance of the Rasper. Casson..... | Everybody's |
| A Visit to St. Etheldreda's. Vincent M. Macmahon..... | Irish Monthly |
| Rosemary for Remembrances. Stephanie de Maistre..... | Irish Monthly |
| The Romance of Tammany Hall. Frederick W. Adams..... | Success |
| Chalmers..... | Spectator (Nov. 30.) |
| Some Bargains in Old Oak. R. A. Gatty..... | Chambers's Journal |
| Home Cultivation of Tobacco. Geo. Stronach, M.A..... | Chambers's Journal |
| Parallels Between Scott and Dickens. Percy Fitzgerald..... | Chambers's Journal |
| A Balloon Trip From the Crystal Palace..... | Chambers's Journal |
| The Alps Once More. Frederic Harrison..... | Cornhill |
| A Cycle of Cathay. Major G. F. MacMann, D.S.O..... | Cornhill |
| American Newspapers—Hustling—Congress and Commons..... | Cornhill |
| N. W. Lacey..... | Cornhill |
| The Lord Bishop of London's Impressions of America..... | Cosmopolitan |
| The Traces of Emotion and the Criminal. Prof. H. Munsterberg..... | Cosmopolitan |
| When the King Visits a Private House. W. G. Fitzgerald..... | Ladies' Home Journal |
| The Collection of Antiques. Egan Now..... | Pall Mall |
| London at Prayer. C. M..... | Pall Mall |
| The Standard Oil Co. Jas. D. Archbold..... | Sat. Eve. Post (Dec. 7.) |
| The American Drene. Jno. Corbin..... | Sat. Eve. Post (Dec. 7.) |
| Is Roosevelt a Menace to Business..... | Sat. Eve. Post (Dec. 7.) |
| My Lady's Furs—What They Cost. Emerson Hough..... | Sat. Eve. Post (Dec. 14.) |
| Medical Fees on a Business Basis. Dr. E. A. Ayers..... | World's Work |
| Canadian Literary Homes. E. J. Hathaway..... | Canadian |
| Round Up Days. Stewart E. White..... | Outing |
| Something About Lamps and Candle Shades. M. T. Friestman..... | Am. Homes and Gardens |
| The Burden of Higher Prices. Jno. R. Meader..... | Good Housekeeping |
| The Perfect Comrade..... | Good Housekeeping |
| The Burden of Higher Prices. Jno. R. Meader..... | Good Housekeeping |
| American Men's. Chas. H. Cochrane..... | Moody's |
| A Christmas Dream Symposium. Sir F. C. Gould..... | Young Man |
| On Keeping Christmas. Spencer L. Hughes..... | Young Man |
| From Bethlehem to London. W. Scott King..... | Young Man |
| The World's Wealth in Negotiable Securities. C. A. Conant..... | Atlantic Monthly |

MUNICIPAL AND LOCAL GOVERNMENT.

| | |
|--|------------------------|
| Local Mis-government..... | Sat. Review (Nov. 30.) |
| Local Government Board Report..... | Spectator (Nov. 30.) |
| When Missouri Owned the Railways. W. B. Stevens..... | Appleton's |
| Justice to the Corporations. Henry L. Higginson..... | Atlantic Monthly |

NATURE AND OUTDOOR LIFE.

| | |
|--|-----------------------|
| The Life History of An Elephant. Sarath Kumar Ghosh..... | Royal |
| Decorative Christmas Greens. Wm. S. Rice..... | House and Garden |
| Insect Ishmaelites. Dr. H. C. McCook..... | Harper's |
| The Common-sense Care of Dogs. N. Newham-Davis..... | Suburban Life |
| Your Horse's Feet. Alfred Stoddard..... | Suburban Life |
| Animal and Plant Intelligence. Jno. Burroughs..... | Outing |
| Experiences With Humming Birds. H. K. Job..... | Outing |
| New Facts About Venus Fly-trap. W. C. Purdy..... | Am. Homes and Gardens |
| The Action of Grass on Fruit Trees..... | Am. Homes and Gardens |
| The Ermine. C. L. Bull..... | Metropolitan |

POLITICAL AND COMMERCIAL.

| | |
|---|----------------------------|
| The New Star. Richard L. Jones..... | Colliers (Nov. 30.) |
| The New Reporter..... | Sat. Eve. Post (Nov. 30.) |
| The Cure for British Biliozness. Jas. H. Collins..... | Sat. Eve. Post (Nov. 30.) |
| A Little Drama Out in Idaho. C. P. Connolly..... | Colliers (Dec. 7.) |
| The Net Result at the Hague. David J. Hill..... | Am. Rev. of Rev's |
| Mr. Balfour's Lead..... | Saturday Review (Nov. 16.) |
| The Dumas—for the Third Time..... | Saturday Review (Nov. 16.) |
| Mr. Balfour's Speech and the Times Leader..... | Spectator (Nov. 16.) |
| The Prime Minister and Public Unrest..... | Spectator (Nov. 16.) |
| Great Britain and Germany..... | Spectator (Nov. 16.) |
| Frontier Boast and Foolish Word..... | Spectator (Nov. 16.) |
| Mr. Roosevelt and His Rivals..... | Saturday Review (Nov. 23.) |
| The Unionist Settlement..... | Saturday Review (Nov. 23.) |
| The Social Programme..... | Saturday Review (Nov. 23.) |
| The State of Ireland..... | Spectator (Nov. 23.) |
| Lord Cromer and Free Trade..... | Spectator (Nov. 23.) |
| The Sad Case of a Prime Minister..... | Spectator (Nov. 23.) |
| The "Square Deal"—and Do We Get It?..... | Am. Business Man |
| What is a Trust? Avery Adair..... | Am. Business Man |
| "The Dominion" of South Africa..... | Saturday Review (Nov. 30.) |
| Lord Cromer's Fears..... | Saturday Review (Nov. 30.) |
| The State of Ireland. Rt. Hon. W. H. Long, M.P., S. T. Rev..... | Sat. Rev. (Nov. 30.) |
| Worship of Taxation..... | Spectator (Nov. 30.) |
| Dangers and Perplexities Ahead..... | Spectator (Nov. 30.) |
| The Ignoring of India..... | Spectator (Nov. 30.) |
| The Legal Status of Trade Unions. H. E. Sower, Pol. Sc. Quarterly | Pol. Sc. Quarterly |
| The Constitutionality of Civil Service Laws. H. Harper..... | Pol. Sc. Quarterly |
| The Office of the Mayor in France. Wm. B. Munro..... | Pol. Sc. Quarterly |
| Landscape and Legislation. Richard Evans..... | Cornhill |
| Supposed Designs of Germany on Holland..... | Putnam's |
| Black Hundred of Russia. Robert Crozier..... | Cosmopolitan |
| Election Frauds. Chas. E. Russell..... | Cosmopolitan |
| The Mercantile Command of the Pacific. Adachi Kinnosuke..... | Appleton's |
| When We Trounced Korea. Joanna N. Kyle..... | National |
| The Statesmanship of Forestry. Arthur W. Page..... | World's Work |
| Russia's Persecution of the Duma. Samuel N. Harper..... | World's Work |

The State and Swollen Fortunes. Wm. J. Bryan and A. Beveridge

| | |
|--|-----------------|
| Inland Waterways. W. F. Gispard | Reader |
| Methodism and Socialism. Rev. J. E. Rattenbury | Young Man |
| Roosevelt vs. Rockefeller. Ida M. Tarbell | American |
| The Mote and the Beam. Lincoln Steffens | American |
| What's the Matter With New England. F. Putnam | New England |
| Men and Affairs at Washington. David S. Barry | New England |
| To Abolish Cape Hatteras. C. H. Claudy | Technical World |

POETRY.

| | |
|---|----------------------|
| A Voice From the Fleet. Walker Irwin | Colliers (Dec. 7.) |
| The Bells of Christmaside. Wm. H. Hayne | Uncle Remus's Mag. |
| In the Shadow. Robt. H. McConnell | Uncle Remus's Mag. |
| Phoebe's Fortune | Royal |
| A Sable Muse. Grace Miller | Royal |
| The River. Nora T. O'Mahony | Irish Monthly |
| Robin. Alice Furlong | Irish Monthly |
| Unmanageable Thoughts. P. C. Devan | Irish Monthly |
| A Broken Pen. M. I. J. | Irish Monthly |
| If. Jno. Kendrick Bangs | Success |
| The Cry of the Hill-born. Bliss Carman | Smart Set |
| The Sand. Archibald Sullivan | Smart Set |
| The Rival. Theodore H. Summers | Smart Set |
| Eve's Promise. Venita Seibert | Smart Set |
| Mastery. Charlotte Porter | Lippincott's |
| The House of Pain. Florence E. Cogges | Lippincott's |
| The Peace of the Poppies. Herman Scheffauer | Lippincott's |
| A Parting. Francis Marguerite | Lippincott's |
| God From Three Hills. Maurice Smiley | Collier's (Nov. 14.) |
| Thro' the Pleached Alleys. Helen Whitney | Collier's (Nov. 14.) |
| The Last Proof. Austin Dobson | Cornhill |
| To His Book. Robert Loveman | Putnam's |
| At Twilight. Jas. Oppenheim | Putnam's |
| The Victor. Eugene C. Dobson | People's |
| Love's Return. Louis E. Thayer | People's |
| The Mist. Torrence Benjamin | Ainslee's |
| Recognition. Minnie H. Hanesstein | Ainslee's |
| Evening. Beth S. Witson | Ainslee's |
| Under the Winter Stars. Alice Spier | National |
| Winter Sunshine. Roy Winchester | National |

RAILROADS AND TRANSPORTATION.

| | |
|-----------------------------------|--------------------|
| Railroad Valuation. Wm. Z. Ripley | Pol. Sc. Quarterly |
|-----------------------------------|--------------------|

RELIGION.

| | |
|---|----------------------------|
| Christian Science in England. Viola Rodgers | London |
| The Church and the Colonies | Saturday Review (Nov. 23.) |
| What is Religion | Spectator (Nov. 23.) |

SCIENCE AND INVENTION.

| | |
|--|--------------------|
| A New View of What We Know About Mars. Prof. Pickering | Harper's |
| A Sane Incandescent Light | Chambers's Journal |
| The Turbine Engine Explained. W. Kaempfert | Chambers's Journal |
| The New Color Photography. J. Nilsen Laurvik | Century |
| When Shall We Have Wings. C. Plummer | Metropolitan |
| Setting Sunlight to Work. F. A. Warren | Technical World |
| Bicycling in the Air. C. M. Deardarf | Technical World |

CONTENTS OF OTHER MAGAZINES.

| | |
|---|-----------------|
| Telegraphing Against Time. E. J. Stearns | Technical World |
| Steam's New Rival Wind. Jas. Cocker Mills | Technical World |
| We're on the Verge of Flying. H. G. Hunting | Technical World |
| Tunnel Helps Build Itself. Wm. T. Walsh | Technical World |
| Science and the Orange. Wm. R. Stewart | Technical World |

SPORTS AND PASTIMES.

| | |
|---|----------------------------|
| Charis and How to Use Them. Wm. H. Barnard..... | Boating |
| In the Louisiana Crabsbrakes. Theodore Roosevelt..... | Scribner's |
| Winter Water Sports in California. Allen H. Wright..... | Travel |
| Tobogganing at St. Moritz, Switzerland. W. G. Fitzgerald..... | Travel |
| Athletic Sports in Western Canada..... | Canada (Nov. 30.) |
| Skill at Bridge. W. Dalton..... | Saturday Review (Nov. 30.) |
| Bentley's Gun | Spectator (Nov. 30.) |
| The Story of the Diablele Craze. Turner Morton..... | Pearson's (Eng.) |
| The Progress of Sporting Gunners. East Sussex..... | Badminton |
| Days on a Canadian Salmon Stream. A. P. Silver..... | Badminton |
| Motor Racing as it Was. Chas. Jarrett..... | Badminton |
| Basset Hounds. Hon. Dudley Carleton..... | Badminton |
| The Corinthian Tour in South Africa. G. B. P. Hodson..... | Badminton |

THE STAGE.

| | |
|---|--------------------|
| Mme. Alla Naumova. Paul Tietjens | Uncle Remus's Mag. |
| My Interpretation of King Lear. Tommaso Salvini | Putnam's |
| Miss Mary Garden of the Opera Comique, Paris | Cosmopolitan |

TRAVEL AND DESCRIPTION.

| | |
|--|----------------------|
| The Toll of the Tourist. C. F. Spence | Am. Rev. of Rev's |
| Dreaded. A City of Music and Art. Laura L. Carter | Travel |
| Royal Gorge of Arkansas River in Colorado. L. Lewis | Travel |
| Housekeeping Near the North Pole. Blanche V. Nornith | Travel |
| Climbing the Snowbound Catskills. W. Quackenbush | Travel |
| Hotel Life in Japan. May B. Rasmussen | Travel |
| Modes of Travel in Mexico. A. M. Barnes | Travel |
| Falls of Zambesi. W. G. Fitzgerald | Travel |
| Henry van Dyke in the Holy Land | Harper's |
| Through the Wild Caucasus. Henry W. Nevinson | Harper's |
| In the Cemetery of Pira Lasebale. R. M. Sillard | Irish Monthly |
| A Tour of the West | Canada (Nov. 30.) |
| Some Rising Canadian Tourists | Canada (Nov. 30.) |
| Malta as a Health Resort. By an Impressionist | Idler |
| Christmas Eve in Anta. Francis Steuart | Chambers's Journal |
| Footprints of Wordsworth. Jas. G. Wilson | Putnam's |
| Out of Doors in the Holy Land. Henry van Dyke | Ladies' Home Journal |

As I Saw New Year's in Japan. Frances Little

| | |
|--|-------------------|
| A Trip on the Two Largest Ships. F. N. Doubleday | World's Work |
| Mary Garden and a New Opera. M. Noel | Metropolitan |
| The Home of Burlesque. Rollie L. Harit | Atlantic Monthly |
| Footlight Fiction. Walter P. Eaton | American |
| Pasadena, The Clean. Paul Powell | Good Housekeeping |
| Northwest Canada. Henry Hale | Moody's |
| The Lakes of Killarney. Chas. G. Turner | Burr McIntosh |
| Taj Mahal, The Peerless Tomb. H. Bronson | Burr McIntosh |
| Top of the Continent. Aubrey Fallerton | Technical World |

WOMAN AND THE HOME.

| | | |
|--|---------------------------------|----------------------|
| The Girl With the Mistletoe Complexion. | A. Preeceott..... | Royal |
| The First White Woman to Cross Africa. | J. E. Whithy..... | Pearson's |
| The One Servant Problem. | Anne O'Hagan..... | Smith's |
| Legal Hints for Women. | Katharine L. Smith..... | Smith's |
| The Proper Care of the Skin. | F. Augustine..... | Smith's |
| As a Bachelor Sees Women..... | Ladies' Home Journal | |
| A Girl's Danger Signal. | Ethel W. Trimble..... | Ladies' Home Journal |
| The Six Great Moments in a Woman's Life. | Emily C. Blake..... | Ladies' Home Journal |
| My Experiences in Wanting to be Beautiful. | Elizabeth Boyd..... | Ladies' Home Journal |
| Helping Teachers in a Common Problem. | A. E. Starr..... | Ladies' Home Journal |
| Problems That Vex Ministers' Wives. | Elizabeth W. Scott..... | Ladies' Home Journal |
| How to Save Coal While Cooking. | Mrs. S. T. Rorer..... | Ladies' Home Journal |
| High Heels and Low Heels. | Alexander C. Magruder, M.D..... | Ladies' Home Journal |
| An Invitation to the Valse. | Ethel C. Mayne..... | Pall Mall |
| The Slaves Who Stayed. | Ducine Finch..... | American |
| Uncle Joe Cannon. | Geo. Fitch..... | American |
| A Year of Cooper's Youth. | Edith A. Sawyer..... | New England |

NOT A CHEAP REMNANT

A faithful servant girl burst into tears when her mistress informed her that she could no longer afford to keep her.

"Then what am I to do, ma'am?" the girl sobbed. "I've nowhere else to go, and the young man that's p-promised to marry me has started walkin' out with another girl."

"That's hard lines, Mary," her mistress answered, sympathetically. "But he's not the only fish in the sea, you know. Why don't you emigrate to Canada? Ten thousand men are wanting wives there, and they'd grab at you eagerly."

"I darsay they would, ma'am," Mary snuffled, "but how much would there be left of poor m-me when ten thousand wild backwoodsmen had finished fightin' for me? I'm not a cheap remnant at a bargain sale, ma'am!"

And she broke into a fresh fit of inconsolable grief.

Improvements in Office Devices

A DAINY CHRISTMAS GIFT.

THE ingenuity of the L. E. Waterman Company in devising novelties to attract the popular taste is apparent in the attractive little outfit illustrated herewith. In brief, it is a strongly-constructed cardboard box, 6x1 3/4 inches, covered with bright holly paper, and containing a little sterling silver pencil holder, with ring attachment to fasten to a watch chain. The box also contains an additional half-dozen Koh-i-noor pencils, of a size to fit the holder. The price of the outfit is \$1.50.



Another attractive feature of this line is the holders mounted with emblem designs. They are prepared to furnish them with any emblem design that may be required. An emblem mounted on the silver holder adds 50 cents to the price.

NEW TYPEWRITER ATTACHMENTS

EUGENE T. HILLS, Salt Lake City, has perfected an invention of a typewriter attachment that is said to possess unusual merits and to be of material assistance to typists in work with typewriters operating under what is termed the "shift key" system. The invention is a foot attachment which operates the "shift key" of the typewriter whenever capital letters or figures are required in the manuscript. The ordinary opera-

tion is to compress the shift key with the little finger of either hand, requiring time and extra effort. The model of Mr. Hills' invention has been in successful use in the surveyor-general's office in this city for six months or more with marked success.

In the increasing demand for speed and labor saving devices the Bennington Typewriter Co. has recognized that there is probably a demand for a writing machine which in addition to writing all the different letters and stereotyped numerals, punctuations and signs will write twenty-two different, complete words of the variety most commonly used in the operation of the average typewriting machine.

The word keys are brought into action, together with their special escapement mechanism by the use of a shift key similar to the so-called single board construction. Among the words which this machine will write as readily and rapidly as a single letter are: we, an, he, is, her, if, in, at, is, as, are, the, for, be, and, was, all, not, but, or, of, to.

The typewriter has already been perfected and tested and promises to be a great success. It is believed it will materially increase the speed of typewriter composition and make one of the first real departures in typewriter construction since the advent of the so-called visible writers.

AUTOMATIC STAMP VENDING MACHINE.

A SPECIAL committee, consisting of members of the Post Office Department at Washington are investigating the advantages of machines submitted for use by the government in the automatic

sale of stamps. About thirty inventors are submitting models.

The machines will sell stamps, postal cards, and envelopes. It is the plan of the department, in case a machine is found that is regarded as successful, to place the machines in drug stores and like places, where now small substations are maintained. On the depositing of the right change, the machines will hand out the proper stamps.

..

HANDY DESK ACCESSORY.

AN exceedingly handy and useful desk accessory is the stamp and envelope moistener, the invention of an Alaskan man. Its purpose ostensibly is to obviate the nuisance of moistening stamps and envelopes by the lips. The case with which stamps and envelopes—especially large quantities—can be moistened for fastening will be apparent. At the top of the device is a reservoir for holding water, the latter reaching the sponge through a small tube. In the tube is a spring which prevents the water escaping except when released. Attached to the reservoir is an extension which supports a blotter, the latter being curved. With the moistener in one hand the operation of applying

the stamps and sealing the envelopes is an easy matter.

..

CHECK ON 'PHONE SERVICE.

PHILADELPHIA, the home of telephone service appliances, has produced another and important telephone adjunct in the form of a "Register" recording all connections made with outside parties, and one which does not register unless connection is made.

The device will keep a correct record of the telephone calls, and it does away with pencil and paper formerly used for such a record.

The use of such a device will end all disputes with the telephone companies or between offices and is indispensable where measured service is used. It is made with two styles of attachments, one for the desk and the other for the wall, and is of considerable value to all users of the telephone.

Another appliance which is about to be placed in the market is a holder for the receiver when the telephone is in use. This allows the speaker freedom of both hands and will be a decided improvement on the former method of telephoning.

Confidence.

Courage, my heart! Shall you and I fail now,
After the battle's din and stain and heat?
Shall we stop fighting once we have learned how,
Or call one unrecovered fall defeat?

Mary Eastwood Knevels.

The Busy Man's Book Shelf



Short Notices

of books interesting to the busy man, both in worktime and playtime

BEST SELLING BOOKS.

It is curious to note how both the Canadian and United States lists of best sellers contain almost the same books. The first five in the United States' list appear in the Canadian list. The exceptions are "The Lady of the Decoration," which does not rank in the Canadian list, and "The Fruit of the Tree," which does not rank in the United States list. Sir Gilbert Parker's book heads both lists, a tribute to that great Canadian novelist.

Canadian Summary.

1. Weavers. By Sir Gilbert Parker.
2. Fruit of the Tree. By E. Wharton.
3. Younger Set. By R. W. Chambers.
4. Shuttle. By F. H. Burnett.
5. Satan Sanderson. By H. E. Rives.
6. Daughter of Anderson Crow. By G. B. McCutcheon.

United States Summary.

1. Weavers. By Sir Gilbert Parker.
2. Shuttle. By F. H. Burnett.
3. Daughter of Anderson Crow. By G. B. McCutcheon.
4. Younger Set. By R. W. Chambers.
5. Satan Sanderson. By H. E. Rives.
6. Lady of the Decoration. By F. Little.

..

WHAT CAN A YOUNG MAN DO?
This book is designed to aid a young man in the selection of a calling. It

gives a vast amount of definite information which young men naturally wish to know. It contains 44 chapters, 42 of which are devoted to as many professions, occupations, trades and branches of business. The two opening chapters are addressed to parents concerning education of children, especially the early studying of the inclinations of their minds. This book, written by a former Governor of New Hampshire, Frank West Rollins, is published by Little, Brown & Co., Boston, at \$1.50 net.

..

NEW CANADA AND THE NEW CANADIANS, written by Howard A. Kennedy, editor of the London Times, gives a rapid survey of the history of the Canadian West from the coming of Martin Froisher, in Elizabeth's time. A graphic account is given of the rush to the West, its railways, available lands, wheat possibilities, etc. He pictures the different people that come and pays a high tribute to the immigration of the salvation army. Published by Mussen Book Co., Toronto, at \$1.25 net.

..

Messrs. Cassell & Co., Toronto, are placing on the market the "People's Library," the aim of which is to provide a careful selection of the best and most popular masterpieces of literature at a low price. These books will be published at 25 cents each, and the first

Est will consist of fifty volumes, many of which will run 600 or 700 pages. The public will welcome the opportunity of



GELETT BURGESS,
Author of "The Heart Line."

acquiring by a small periodical expenditure a library of standard works.

MONEY AND INVESTMENT. By Montgomery Rollins. Boston: Dana Estes & Co. Cloth, \$2.00 net. A manual of expert reliable information, arranged in encyclopaedic form. The author is an acknowledged expert, with a very wide connection in the best banking and investment circles. He has devoted years to close study of his subject. The entire subject matter and treatment are such that the book cannot fail to be of great assistance to any investor.

BUSTER BROWN'S MAXIMS FOR MEN. By R. F. Outcault. London and Edinburgh: W. & R. Chambers. Paper covers, 1s. net. Sixty of the familiar tail-pieces of Buster Brown's adventures, reproduced in facsimile.

THE MEDIATOR. By Ed. T. Steiner. Toronto: H. Revell, Toronto.

Cloth, \$1.50. An intensely realistic novel dealing with the modern Jew and the anomalous position he holds in the gentile world. The central figure is Samuel Cohen, a young Jew, whose idealism is of an intensely patriotic kind. His career begins in Polish Russia and is traced through many varied experiences until in New York he devotes himself to the Christ-like mediatorial work of breaking down the barrier between Jew and Gentile and thus destroying old animosities. Professor Steiner writes with power and pathos and has evidently made a close study of the various types of Jew which have developed under modern conditions.

HOW ARE YOU LIVING? Toronto: William Briggs. The writer, W. J. Hambrook, deals with the duty of the various members of a human family to the Deity to each other, to themselves, and to the State. The question is a large one to ask, the subject is a difficult one to deal with, and the author treats them in a manner worthy of their



THEODORE ROBERTS,
Author of "The Red Feathers."

great importance. Four chapters are devoted to the son (much of that said of the son being applicable to the other

members of the family), and a chapter each to the remaining members of a family. The book is shorter than the usual run of philosophical works. The style is clear; and is illuminated by many apt references to sages of former times, which are embodied in the text, and, therefore, do not interfere with the swing of the author's own words, as would be the case with footnotes. This timely book, which sells at \$1.25, should find a large number of readers.

THE BROKEN ROAD. By A. E. W. Mason. McLeod & Allen, Toronto.

\$1.25. An entertaining book which gives fresh enlightenment as to some of the causes of native unrest in India at the present time. The central figures in the story are Sheru Ali, a native prince, and Richard Linforth, a young Englishman. Friends at first they are in the end pitted against each other in deadly enmity and in some measure typify the animosity between the ruling and the subject races. In the struggle for supremacy, according to this writer, the elusive Oriental is no match for the tenacious Briton.



FLY FINANCE.

Hilarious Citizen.—Come on in, fellows? I got nothing but dough. Dave was a run on a Harlem bank and I sold me place on de line for twenty bucks. Incredulous Person.—Gee, how long have youse had money in de bank?
Hilarious Citizen.—Who said I had money in de bank?—Pack.

Humor in the Magazines

President Croelmann, of Guelph, made a happy repartee at the McMaster University Literary Society.

The principal of the Farmers' University had been invited to speak before the students at their annual opening of the literary society. His entrance to the platform was the signal for the boys to begin a series of cock-a-boodle-doo and other dialects redolent of the farm yard.

Without any apparent disturbance the principal opened his address by this clever repartee:

"Ladies and gentlemen, and old roosters in the gallery: I find I am not so far removed from the farm yards of Ontario as I had expected to be upon entering these halls."

Needless to say, the genial boy from Simcoe captured his audience.

"Where is your father?" asked the caller.

"Down in the pig-pen," answered the son of the house. "He has a hat on."

A very bald-headed man went into the barber shop in the American House in our town, and, plunging himself down in the chair, said:

"Hair-cut!"

Ed, the barber, looked at him a moment, and replied:

"Why, man, you don't need no hair-cut—what you want is a shine."

Bobby had early shown a great interest in anatomy, and always drank in information about the various parts of the body most eagerly. One day he came to his mother in great perplexity and said:

"Mother, I know where my liver is, but where is my bacon?"

Mr. Scrappington (preceding his spouse down the steps of their resi-

dence)—Harry up! We'll miss our car!

Mrs. Scrappington—Wait till I get my gloves on.

Mr. Scrappington (scurily)—Why don't you dress in the house? I'd as soon see a woman put on her stockings in the street as her gloves.

Mrs. Scrappington (sweetly)—I presume so! Most men would.

"What little boy can tell me the difference between the 'quick' and the 'dead'?" asked the Sunday school teacher.

Willie waved his hand frantically.

"Well, Willie?"

"Please, ma'am, the 'quick' are the ones that get out of the way of automobiles; the ones that don't are the 'dead.'"

The old housekeeper met the master at the door.

"If you please, sir, the cat has had chickens."

"Nonsense," he laughed. "You mean kittens, Mary. Cats don't have chickens."

"Well," inquired Mary, "was them kittens or was them chickens that you brought home last night?"

"Why, they were chickens, of course."

"Just so, sir. Well, the cat's had 'em."

"Sir," said the bank president to a clerk whose face showed a three days' growth of beard, "you will have to get shaved."

"But, sir," protested the clerk, "I am growing a beard."

"Do what you like at home," snapped the president, "but I'll have you understand that you can't grow a beard during office hours."

"Do'n' any good?" asked the curious individual on the bridge.



Our Sister Importations of Genuine

Oriental Rugs

have just arrived and we cordially invite all rug lovers to pay us an early visit. Goods sent on approval to any part of Canada.

SATISFACTION GUARANTEED

Courian, Babayan & Co.

General Air Importers
48 KING STREET EAST, TORONTO
(Opposite King Edward Hotel)

To The Busy Man

You like your literature carefully selected and placed before you in such a way that you lose no time in finding the very best of the product of the world's writers.

We do the same for you in the provision line. For your Breakfast we select the product of choice pan-fried Canadian Hogs, carefully prepared for you under government inspection and can recommend it to you as the most appetizing and nourishing Bacon that you can buy.

F. W. Fearman Co.
HAMILTON Limited

Quality Assured by Government Inspection.

Milton Pressed Brick Co.

LIMITED

The Largest Manufacturers of
Pressed Brick in Canada.



Our brick are clean cut, hard and uniform in size. We can supply them in several beautiful shades of red, pink, buff, brown, etc. No artificial colorings used.

Write us for samples and prices.
Ask for our master catalogue.

Head Office
Milton, Ont.

Toronto Office
75 Yonge St.

When writing advertisers kindly mention Busy Man's Magazine.

"Any good?" answered the fisherman, in the creek below. "Way, I caught forty bass out o' here yesterday."

"Say, do you know who I am?" asked the man on the bridge.

The fisherman replied that he did not. "Well, I am a constable, as well as the county fish and game warden," and the M. O. B. exhibited a badge.

The angler looked up in astonishment, and then after a moment's thought, he exclaimed, "Say, do you know who I am?"

"No," the officer replied.

"Well, I'm the biggest liar in eastern Indiana," said the crafty angler, with a grin.



Parish.

CURRENT COOKERY

Waiter: Yes, sir, we're very hap to date 'ers. We cook everything by electricity.

Customer: Oh, do you? Then just give this steak another shock.

"It's a grand thing, music," said Mr. Dooley.

"It is," said Mr. Hennessy sadly.

"I'm crazy about it," said Mr. Dooley. "I don't know what there is about th' power iv music, but it has a terrible effect on me. An' if there's wan piece av music that moves me more than any

other, 'tis the five-finger exercise. Was that what Honorsyn was playin'?"

"It was," said Mr. Hennessy.

"I thought so," said Mr. Dooley. "Tis th' composition I'm most familar with. I don't know how many million times I've heered it, but ivry time it gives me a new thrill, a kind iv th' jumps that I don't get frim drink or tobacco. I cease to be th' sordid, money-lovin' practical man, ye know. I'm lifted out iv meself. I long to quit me business an' go into th' wilds."

...

Charles Lamb was awakened early one morning by a noise in his kitchen, and on going down to that apartment found a burglar doing his spoon up in a bunole.

"Why d-d-o you s-s-st-t-eal?" he asked.

"Because I'm starving," returned the housebreaker, sulkily.

"Are y-you re-re-really ver-very b-b-bang-hung-gug-gery - hungry?" asked Lamb.

"Very," replied the burglar, turning away.

"Pup-pup-poor fuf-fuf-fellow," said the essayist. "H-here's a l-l-leg of L-L-Lamb for you."

And so saying, with a dexterous movement of his right leg, he ejected the marauder into the street, and locking the door securely went back to bed. The burglar confessed afterward that he didn't see the joke for six weeks.

...

A street car in charge of a newly appointed Irish conductor had just left the car barn for the down-town run. Before it had proceeded many blocks it was boarded by an inspector. This official, after a glance at the register and the occupants of the car, asked, in surprise: "Way, O'Flaherty, how's this? You have seven passengers, and the register shows but six fares rung up."

"Begorra, is that so?" puzzled the green conductor. Then instantly a happy solution of the difficulty struck him. "Git out o' here, wan o' yea!" he shouted. "There's wan too many o' yea on this car!"



INVESTIGATION of Elliott-Fisher one-operation ideas, particularly in connection with your Factory Order, Billing and Bookkeeping Work, is well worth while.

Elliott-Fisher Machines

combine the ability to write, figure and add—to write, figure and add on either bound books or loose leaves—to manifold any set of business forms—and to do all this with unerring accuracy in one operation.

Send for Compound Order Form No. 17.



Copeland-Chatterson Company

Sole Agents for the Dominion

TORONTO

75 Queen St. West

MONTREAL

112 St. James St.

When writing advertisers kindly mention Busy Man's Magazine.

"Coming home on the Minnetonka," says a traveler, "we took up a collection for the widows and orphans of sailors, and Mark Twain prefaced this collection with a talk on meanness. He urged us to be generous in our offerings—not to be like a certain mean old man from Hannibal."

"The meanest man I ever knew," he said, "lived in Hannibal. He sold his son-in-law the half of a very fine cow, and then refused to share the milk with the young fellow, on the ground that he had only sold him the front half. The son-in-law was also compelled to provide all the cow's fodder and to carry water to her twice a day. Finally the cow butted the old man through a barbed-wire fence and he sued his son-in-law for fifty dollars' damages."



PASSING THE TIME

"I say, old chap, wouldn't you find it more convenient to carry a watch?"

"A hunter set out one day to hunt, and a panther set out at the same time to eat," said the lecturer.

"I must have a fur overcoat," said the hunter.

"I," said the panther, "must have a dinner."

"Some hours later, in a lonely wood, the panther and the hunter met."

"Aha," said the hunter gayly, leveling his gun, "here is my fur overcoat."

"And he shot, but the panther, dodging behind a tree, escaped unhurt."

"Then the panther rushed forth before the hunter could reload."

"Aha, here's my dinner," said the panther.

"And he fell upon the hunter and devoured him."

"Thus each got what he wanted, the hunter getting his fur overcoat and the panther getting his dinner."

A colored preacher took some candidates for immersion down to a river in Louisiana. Seeing some alligators in the stream, one of them objected. "Why, brother," urged the pastor, "can't you trust the Lord? He took care of Jonah, didn't he?" "Y-a-a-s," admitted the ducky, "but a whale's different. A whale's got a memory, but of one o' dem 'gators was ter smaller dis nigger, he'd jes' go ter sleep dar in de sun an' forget all 'bout us."

A lawyer died in a provincial town, and his fellow lawyers wrote over his grave, "Herein lies a lawyer and an honest man."

Nor long afterwards a great personage visited the town, and among other places inspected the cemetery. When he came to the lawyer's grave he stopped, read the inscription once or twice, and, turning to the head inspector, said: "Look here, my friend. We wink at a good many things in this place, but I do object to your burying two men in one grave."

When Maggie, a recent arrival from over the sea, had finished cleaning the windows her mistress was amazed to discover that they had been washed upon the inside only. She inquired the reason for this half-completed task, thinking that, perhaps, the girl was afraid to sit outside the windows. Maggie's reply was delivered with fine concern:

"I cleaned 'em inside so's we could look out, mum, but I lift the dirt on the outside so the people couldn't look in."

Celando

Egyptian Cigarettes

Particularly mild and smooth. Will not irritate the throat.

AT ALL DEALERS

TEN for 25 Cents.



PLAIN
OR
CORK



A DOUBLE LIFE.

Hewitt—"It is said that the fellow who was arrested yesterday was a doctor days and a burglar nights."
Jewell—"Which was he arrested for?"—Jude.

An Irishman on his way home late at night asked a pedestrian the time. The latter thinking he was a dangerous tramp waiting for an opportunity to snatch his watch swung his heavy stick and knocked the Irishman down. He remarked to the prostrate man:

"It's 1 o'clock, and that's how I strike one."

The poor Irishman scrambled to his feet and rubbed his smarting head, saying:

"Bedad, it's a mighty fine thing Oi didn't ax you the toime an hour earlier!"

• • •

A young constable arrived in a certain borough in Scotland and in the course of duty found it essential to apprehend a very old offender. Arrived at the police station he ushered him into

the cells with the comment, "Mind this step."

"Gae awa', man," said the prisoner, with contempt. "I kent the step afore ye was born."

• • •

When the foreign missionary had concluded his talk, he made the usual appeal for contributions, however small. Coming up to the platform with several others, a small boy mounted to the level of the lecturer and hastening toward him, said:

"Please, sir, I was very much interested in your lecture, and—and—"

"Go on, my little man," said the missionary encouragingly. "You want to help in the good work?"

"Not exactly, sir," said the boy, "What I want to know is, have you any foreign stamps you don't want?"

Self-Consciousness

Self-consciousness is a great hindrance to success of any kind. It is the result of nervousness, timidity, shyness and too much solitude. The remedy is found in coming in contact with individuals who have dignity and control, and by cultivating a little self-respect and self-esteem. Good taste accommodates itself to every condition. True grace adjusts itself to every circumstance and is in harmony with every social atmosphere. It is the same in poverty or fortune, in the drawing-room or on the street. This dignity and sureness of self may be cultivated, but its perfect development is the result of years of practice. Self-consciousness can be overcome only by losing self-interest, and in keeping interest in others so keen and strong that one's awkwardness is forgotten.

ARE YOU RIGHT ON THE FIXING LINE?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

• • • • •

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

• • • • •

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?

Are you a busy man? Do you have a lot of things to do? Do you have a lot of things to do?



**BUSINESS
SYSTEMS**

LIMITED

TORONTO - CANADA



MURAD TURKISH CIGARETTES

The art of blending tobacco is rarely lost
the art of blending colors is a genius.

For Murad cigarettes, a fine blend and more a
rich and lovely golden-brown color.

For expert tobacco blends, you need several
different kinds of Turkish tobacco and we
combine them in a unique and fully delicious
tasteful cigarette.

It is a blend of the best MURAD Cigarettes
is available only to each customer of the tobacco.

If you like a rich, good cigarette, you
should try MURAD Cigarettes.

© WARDWICK

